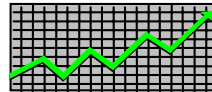


SURVEY OF VETERANS SATISFACTION WITH THE VA EDUCATION BENEFITS CLAIMS PROCESS:

2003 Summary Report
National and Regional Processing Office (RPO) Trends

Bringing the
“Voice of the Customer”
into Decision-making



Surveys and Research Staff
Office of Performance Analysis and Integrity
Veterans Benefits Administration
May 2004

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Executive Summary: National Highlights

- Nationally, 88.6 percent of all surveyed education beneficiaries were very or somewhat satisfied with the way their claims were handled in 2003. This is a **significant increase** over the 86.7 percent of respondents who were very or somewhat satisfied in the 2002 survey, and more importantly, it also continues a trend of significant upward growth in the percent who were **very** satisfied. This percentage has risen from 36.3 percent in 1998 to 56.8 percent in 2003 (see chart on p. 12).
- The following items were identified as areas of importance to satisfaction with claim handling on which VA is performing extremely well (more than 80 percent of the beneficiaries responded positively):

Received all or most of needed information from phone contact.

Phone contact was very or somewhat responsive.

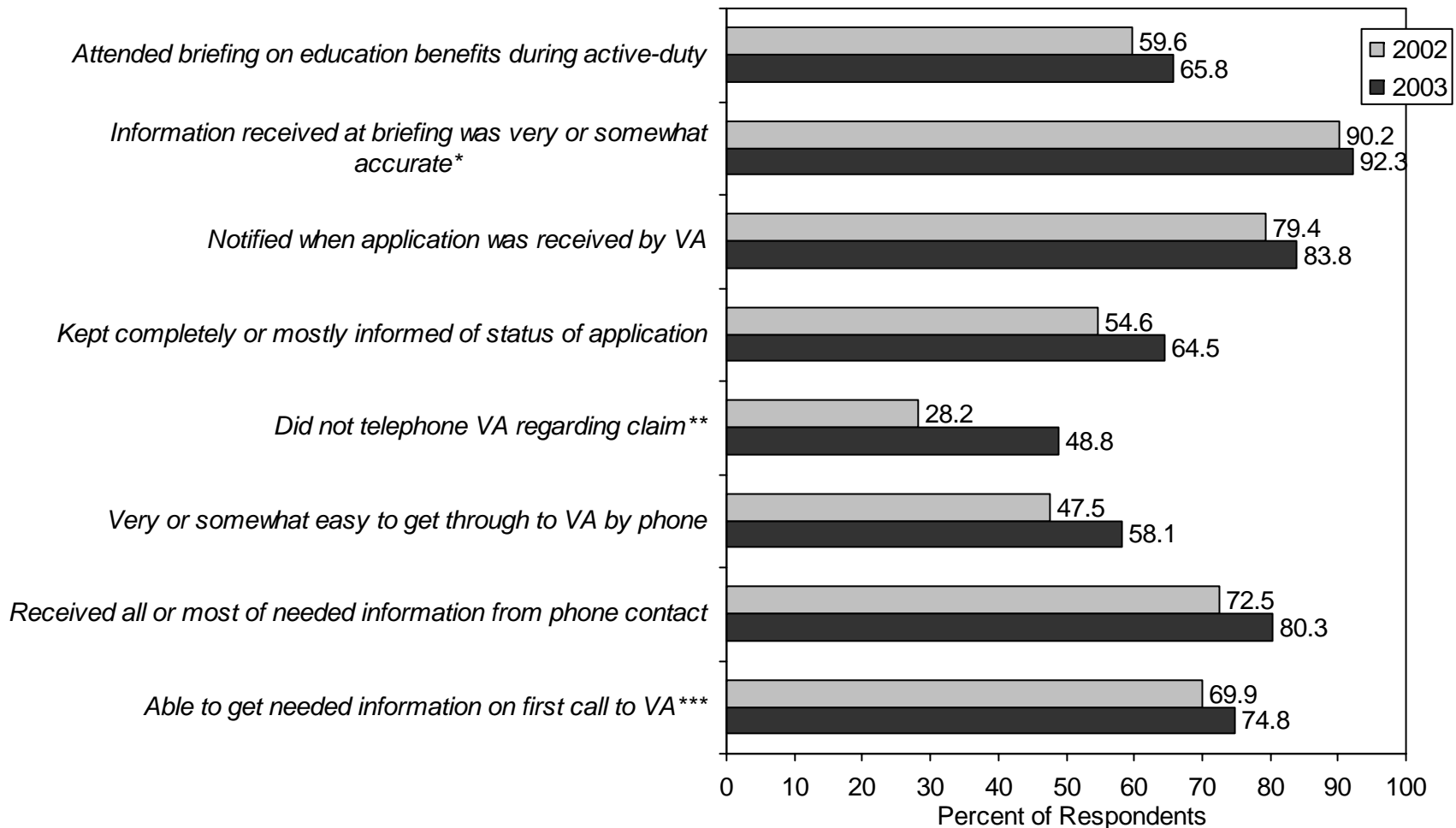
- The following items were identified as areas of importance to satisfaction on which VA could be performing better (less than 80 percent of the beneficiaries responded positively):

Received all or most of needed information from VA's written reply to their letter.

Inaccurate payment was resolved in a timely manner.

Executive Summary: National Performance Improvements

- There were many significant **increases** in VA performance for 2003. The following three pages show which items significantly increased between the 2002 Survey and the 2003 Survey:

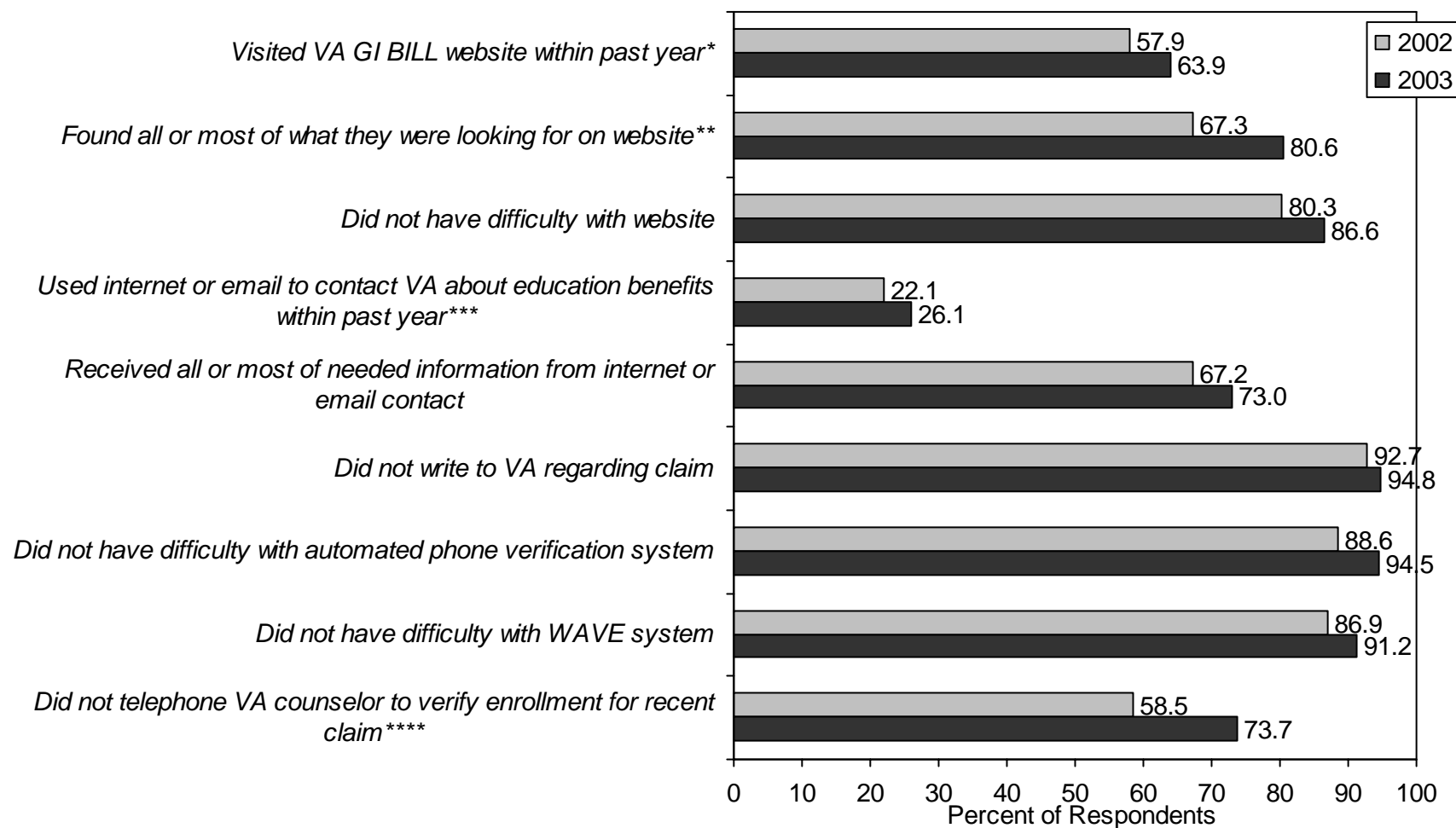


*In 2003, a Don't know option was added to the question.

**In 2003, the question asked "Did you phone VA . . . ?" Previously, the question included the 1-800-827-1000/1-888-GI BILL-1 toll free numbers.

***In 2002, question asked "Were you generally able . . . first call?" In 2003, the question was changed to "Generally, were you able . . . first call?"

Executive Summary: National Performance Improvements



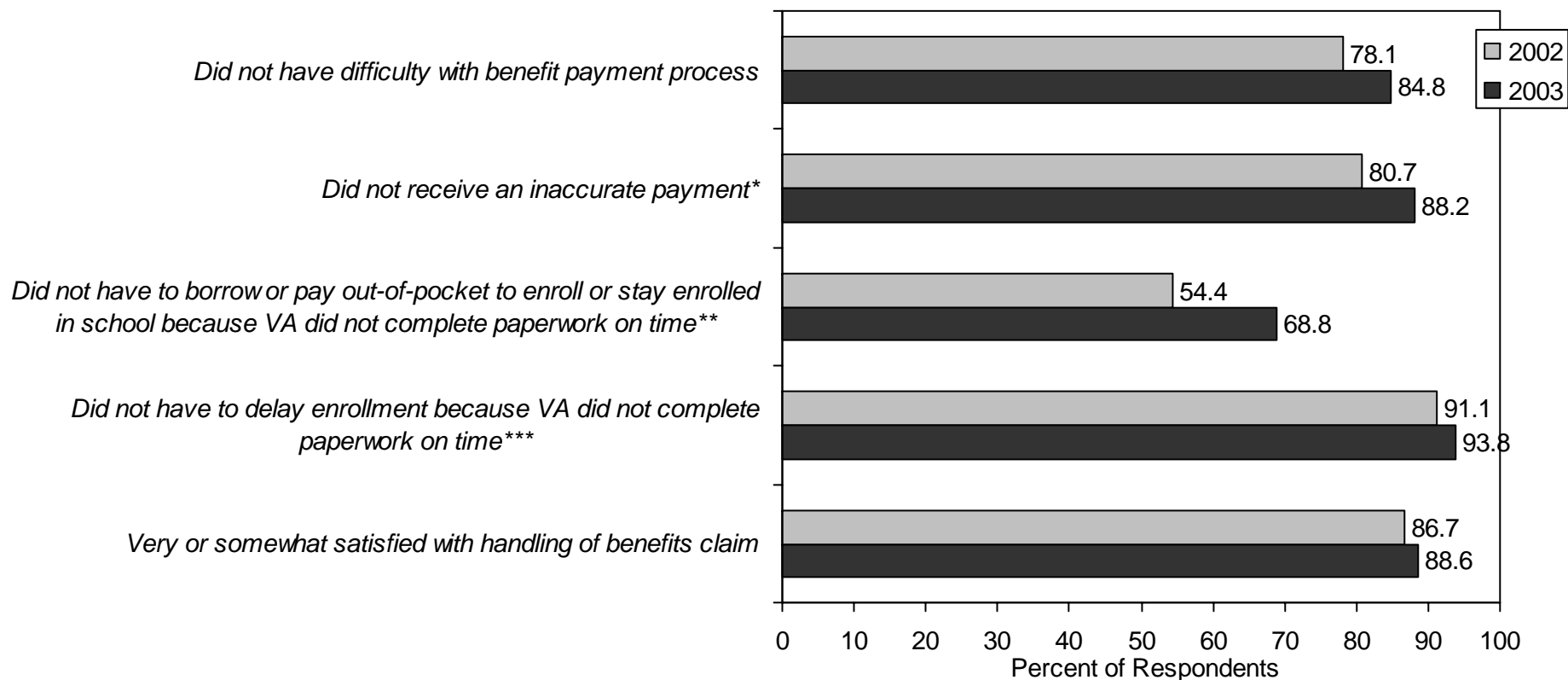
*In 2003, question was changed from "Have you ever VISITED VA's Internet website . . . within the past year?" to "Within the past year, did you VISIT VA's Internet website . . . ?"

**Question changed in 2003 to ". . . how much of what you were looking for did you find on VA's website?" Previously, it was ". . . how much of what you NEEDED TO KNOW did you get from VA's website?"

***Question changed in 2003 to "Within the past year, did you use the Internet to CONTACT VA . . . ?" Previously, it was "Have you ever . . . within the past year?"

****Question changed in 2003 to "Have you phoned 1-888-GI BILL-1 . . . and spoken to a counselor to verify your enrollment?" Previously, it was "Have you ever phoned 1-888-GI BILL-1 . . . to verify your enrollment?"

Executive Summary: National Performance Improvements



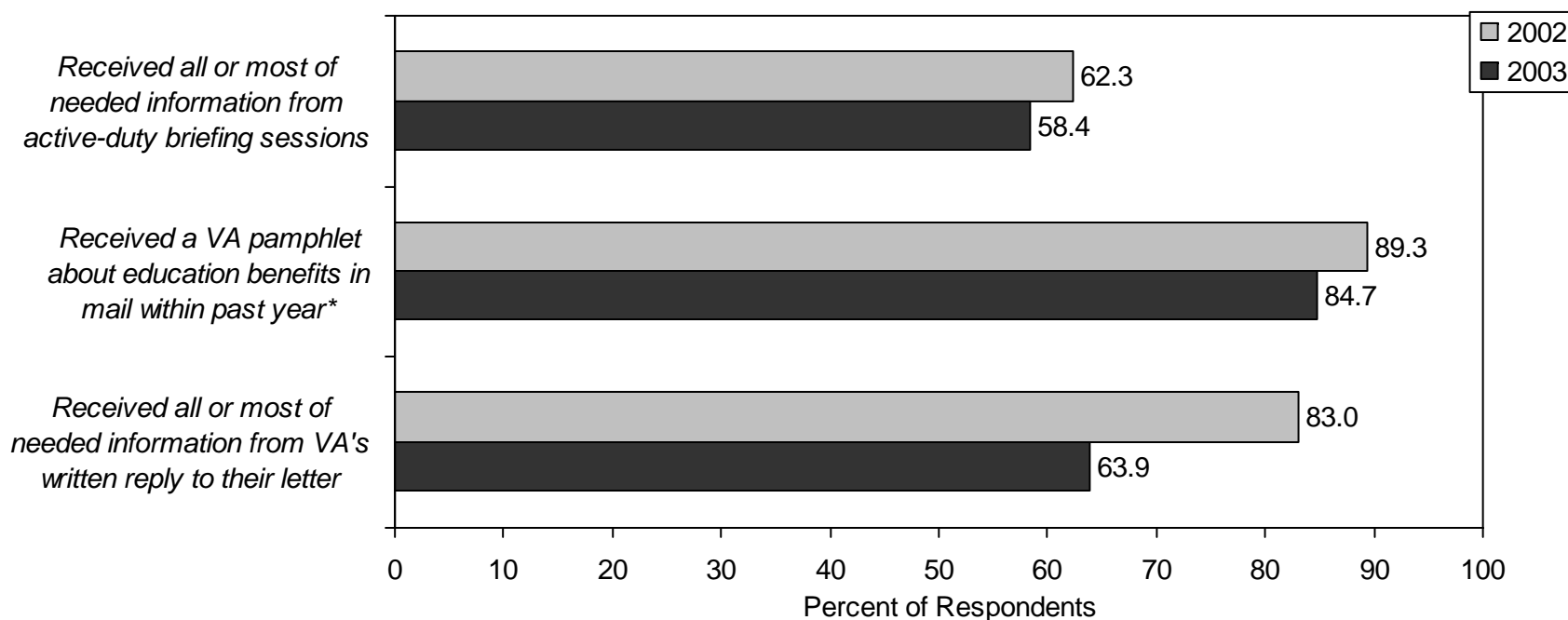
*Question changed in 2003 to "Have you received an inaccurate payment on your recent claim?" Previously, it was "Have you ever received an inaccurate payment?"

**Question changed in 2003 to "For your recent claim, have you had to borrow or pay out-of-pocket expenses . . . ?" Previously, it was, "Have you ever had to borrow or pay out-of-pocket expenses . . . ?"

***Question changed in 2003 to "For your recent claim, have you had to delay enrollment . . . complete your paperwork on time?" Previously, it was "Have you ever had to delay enrollment . . . ?"

Executive Summary: National Performance Declines

- VA's performance **decreased** significantly on these customer service items between the 2002 Survey and the 2003 Survey:



*Question wording changed in 2003 to "Within the past year, did you receive a VA pamphlet . . . ?" Previously, it was "Have you ever received a VA pamphlet . . . within the past year?"

Introduction and Methodology

- This report represents the seventh nationwide summary of beneficiary satisfaction with the VA education benefits claims process. The survey has been conducted annually since 1998, with reports released each spring from 1999 through 2003.
- The three educational benefits programs administered by the VBA that were chosen to be studied with this survey are the following:
 - Chapter 30, Montgomery GI Bill – Active Duty Educational Assistance Program, available to veterans and individuals currently on active-duty
 - Chapter 1606, Montgomery GI Bill – Selected Reserves Educational Assistance Program, available to members of the Active Reserve and National Guard
 - Chapter 35, Survivors' and Dependents' Educational Assistance Program, available to certain dependents of veterans.
- The data in this report were collected for the four Regional Processing Offices (RPOs) from December of 2003 to the end of March of 2004, using mailed questionnaires which also gave respondents the option of completing the survey on the Internet. Roughly 19 (18.6) percent of the respondents completed the survey on the Internet. The sample consisted of 1600 claims from each RPO, 800 original and 800 supplemental claims. This year, to provide a more robust sample of Chapter 35 and 1606 participants, each RPO's sample of 800 beneficiaries each for original and supplemental claims was equally divided among the three programs. However, in calculating any figure based on a combination of Chapter 30, Chapter 35, and Chapter 1606 responses, proportional weighting was used. The data have been weighted to reflect the true proportion of beneficiaries with original or supplemental claims, in order to avoid over-representation of original claimants.
- The content of the questionnaire was based on information gathered from focus groups with education beneficiaries and previous customer satisfaction surveys identified by the Surveys and Research Staff. Several revisions to the questionnaire took place between the the 2002 and 2003 survey administrations. The questionnaires were reduced by more than 20 percent, including deletion of the "Contact with Your School's Veterans Representative" section of the questionnaires. Questions were added about useful sources of information regarding planning the use of education benefits and reasons why veterans did not attend education briefing sessions before separation from active duty. When comparing results from 2002 and 2003, changes in question wording are noted in this report.
- The response rate for the 2003 survey was 50.7 percent, a slight increase over 50.6 percent in 2002.

Summary Statistics

Characteristic	Percent Distribution-2002	Percent Distribution-2003	Percent satisfied with handling of claim-2002	Percent satisfied with handling of claim-2003
Total	100.0	100.0	86.7	88.6
Gender				
Men	69.9	65.9	86.9	88.7
Women	30.0	34.1	86.4	88.6
Age				
19 years and under	3.7	3.4	85.3	85.1
20 to 24 years	26.6	26.3	82.0	84.0
25 to 29 years	31.7	30.8	87.8	88.1
30 to 34 years	18.9	19.7	89.5	91.9
35 to 39 years	5.8	7.1	90.2	89.9
40 to 49 years	9.4	8.8	87.3	95.4
50 years or older	3.8	3.8	93.9	92.9
Degree Objective				
OJT or apprenticeship	1.2	1.1	71.0	83.3
Certificate/license program	8.1	7.6	85.8	81.9
2-year college program	31.5	30.2	87.5	89.5
4-year college program	51.5	53.1	87.7	89.6
Post-graduate degree	7.7	8.1	85.6	90.0

NOTE: Significant differences in satisfaction between 2002 and 2003 are bolded and italicized.

Respondents aged 40 – 49 indicated a significant **increase** in overall satisfaction, from 2002 (87.3 percent) to 2003 (95.4 percent).

Summary Statistics

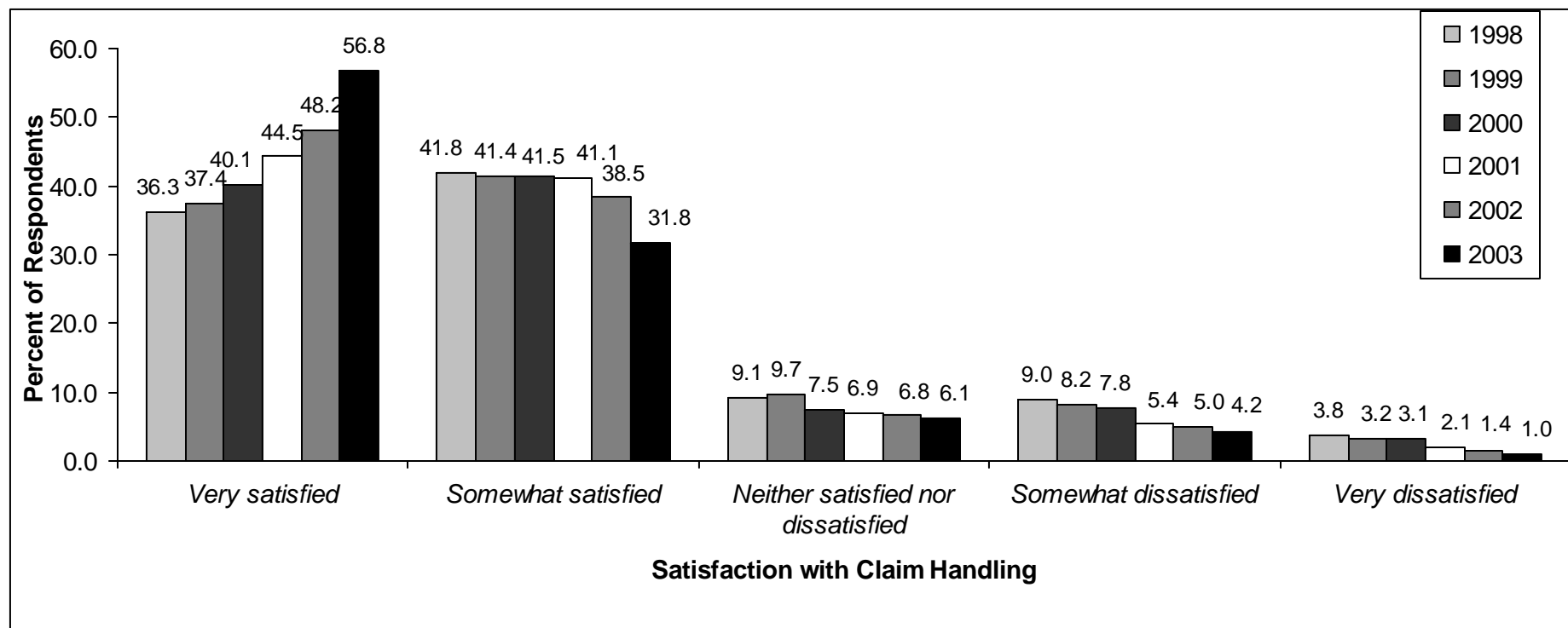
Characteristic	Percent Distribution-2002	Percent Distribution-2003	Percent satisfied with handling of claim-2002	Percent satisfied with handling of claim-2003
Method of Application				
Paper Form	95.4	95.6	86.5	88.9
Online through VA's website	4.6	4.4	90.5	85.6
Type of Claim				
Original	14.1	12.6	81.9	84.9
Supplemental	85.1	87.4	87.6	89.2
RPO				
Atlanta	23.5	20.4	86.3	86.7
Buffalo	20.7	19.6	85.0	89.9
Muskogee	36.2	40.2	87.8	89.2
St. Louis	19.6	19.9	87.2	88.2
Chapter				
Chapter 30 (Veterans/Active-Duty)	72.2	70.8	88.2	89.5
Chapter 35 (Dependents)	12.6	13.4	82.1	86.8
Chapter 1606 (Reservists)	15.2	15.8	83.7	86.3

NOTE: Significant differences in satisfaction between 2002 and 2003 are bolded and italicized.

- Respondents who applied for benefits using a paper form showed a significant **increase** in overall satisfaction from 2002 (86.5 percent) to 2003 (88.9 percent).
- The Buffalo RPO experienced a significant **increase** in overall satisfaction, from 85.0 percent in 2002 to 89.9 percent in 2003.

Satisfaction with Claim Handling

Overall Satisfaction with Education Claim Handling 1998-2003



The percent distribution for overall satisfaction with the handling of an education claim has consistently improved for the past six years, with a significant **increase** in the percent of those **very satisfied** every year from 1999 (37.4 percent) to 2003 (56.8 percent).

Satisfaction with Claim Handling

Introduction to Quadrant Analysis

Quadrant analysis is a useful tool in determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area. Generally, items with high importance but relatively low performance are those which deserve immediate attention.

Each of the variables represented in the Quadrant Analysis graph are plotted on the basis of:

- 1) **Importance:** This is represented by a variable's correlation with the *overall satisfaction with the handling of a claim*. These correlations determine the degree to which variables are related to overall satisfaction. Zero indicates no correlation, and 1 indicates perfect correlation. The closer a variable's correlation (Importance) is to 1, the stronger that variable's relationship is with the overall satisfaction with the handling of a claim. *Variables that have stronger correlations are considered to have higher importance.*
- 2) **Performance:** This is represented by a variable's topbox percent (the percent of people who answered positively to a performance item). Topbox percents represent how well VA is performing within a given area (for example, the percent who received all or most of the information they needed from their phone contact). *The higher the percent, the better VA is performing.*

The quadrant analysis is divided into four quadrants (sections) based on the following combinations of the plotted location of a variable:

Quadrant I: Critical Improvement Areas (high importance, low performance)

Quadrant II: Maintain Relationship Building Variables (high importance, high performance)

Quadrant III: Lower Return on High Performance (low importance, high performance)

Quadrant IV: Lower Return on Investment (low importance, low performance)

The horizontal line in the plot represents importance and is placed at .40, which indicates relatively high correlation. The vertical line represents performance and is placed at 80.0 percent. This percentile represents the average of the performance items, (rounded up to the nearest 5 percent increment). The quadrant lines can be moved up or down, left or right, to include more or fewer items in each quadrant. The plotted numbers within each section of the graph correspond with the performance items listed on the following page. These numbers also refer to the question numbers used in the questionnaire.

Satisfaction with Claim Handling

Items in Quadrant Analysis

Quadrant I contains two (2) items on which VA is not performing as well as it could be, but which significantly impacts veterans' satisfaction with the handling of their claim.

Question 45 Received all or most of needed information from VA's written reply to their letter.

Question 61 Inaccurate payment was resolved in a timely manner.

Quadrant II contains two (2) items on which VA is performing well and which are important to overall satisfaction. VA should maintain current practices and resources for these items so that performance does not decline and negatively affect satisfaction.

Question 26 Received all or most of needed information from phone contact.

Question 29 Phone contact was very or somewhat responsive.

Quadrant III contains twelve (12) items on which VA is performing well but which, while important to overall satisfaction, do not have as great an impact as other items.

Question 11 Information received from briefing session very or somewhat accurate.

Question 15 Did not have difficulty with application form.

Question 17 Notified of VA's receipt of application.

Question 30 Phone contact was very or somewhat courteous.

Question 31 Phone contact was able to give info about respondent's particular claim.

Question 34 Found all or most of what they were looking for on VA GI BILL website.

Question 35 Did not have difficulty with VA GI BILL website.

Question 47 Did not have difficulty with automated phone verification system.

Question 50 Did not have difficulty with WAVE verification system.

Question 58 Did not have difficulty with benefit payment process.

Question 60 Did not receive an inaccurate payment on recent claim.

Question 63 Did not have to delay enrollment because VA did not complete paperwork on time.

Satisfaction with Claim Handling

Items in Quadrant Analysis

Quadrant IV contains eight (8) items on which VA is not performing as well as it could, but which are also not considered to have as great an impact on overall satisfaction as other items. There is a lower return on investment in these items, but, given resources, improvement could be sought.

Question 10 Received all or most of needed information from briefing sessions.

Question 13 Received all or most of needed information from pamphlet.

Question 18 Kept completely or mostly informed of the status of application.

Question 24 Very or somewhat easy to get through to VA by phone.

Question 27 Able to get needed information on first call to VA.

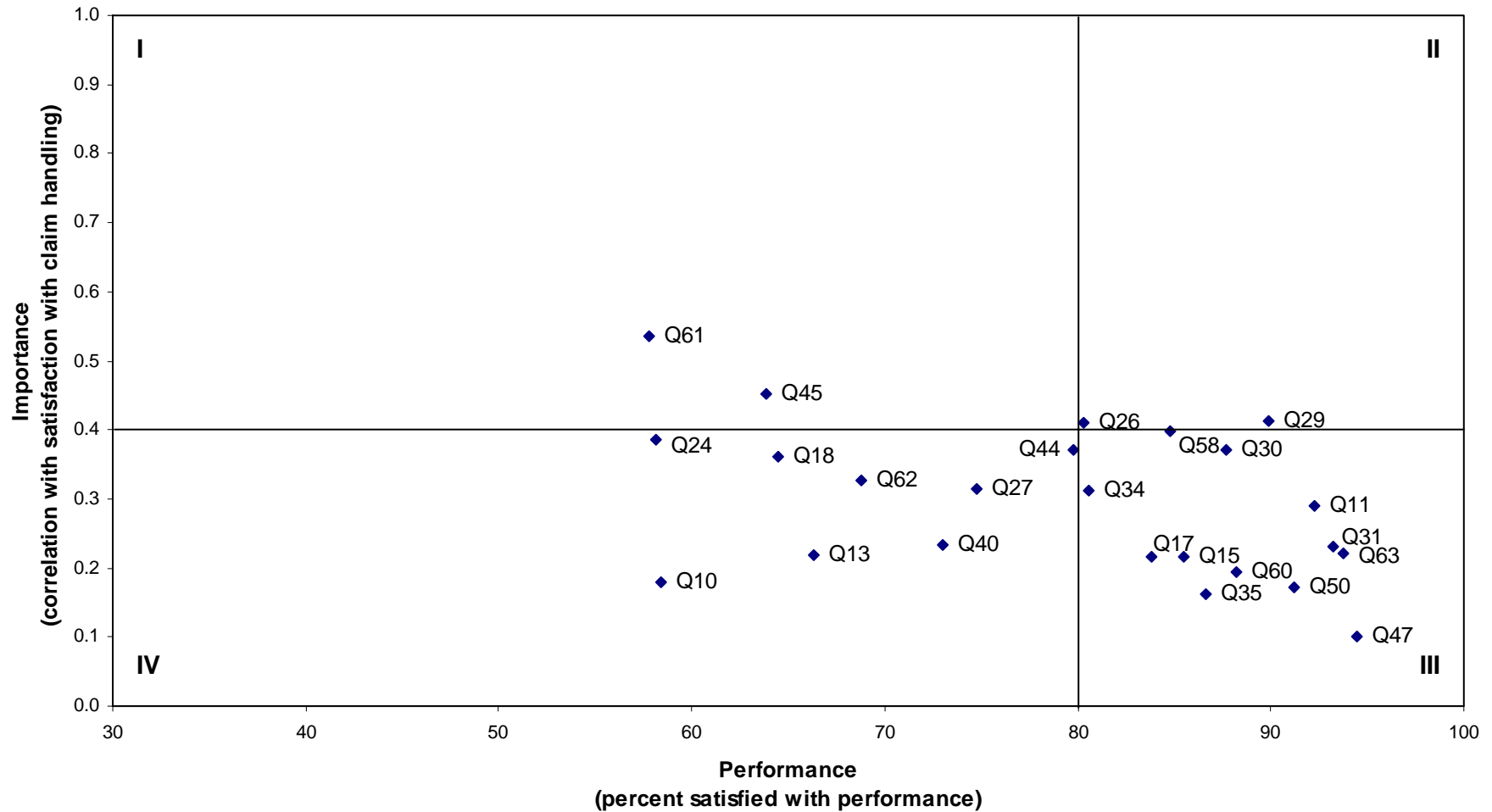
Question 40 Received all or most of needed information from internet or email contact with VA.

Question 44 Very or somewhat easy to understand VA's written reply to their letter.

Question 62 Did not have to borrow or pay out-of-pocket expenses in order to enroll or stay enrolled in school because VA did not complete paperwork on time.

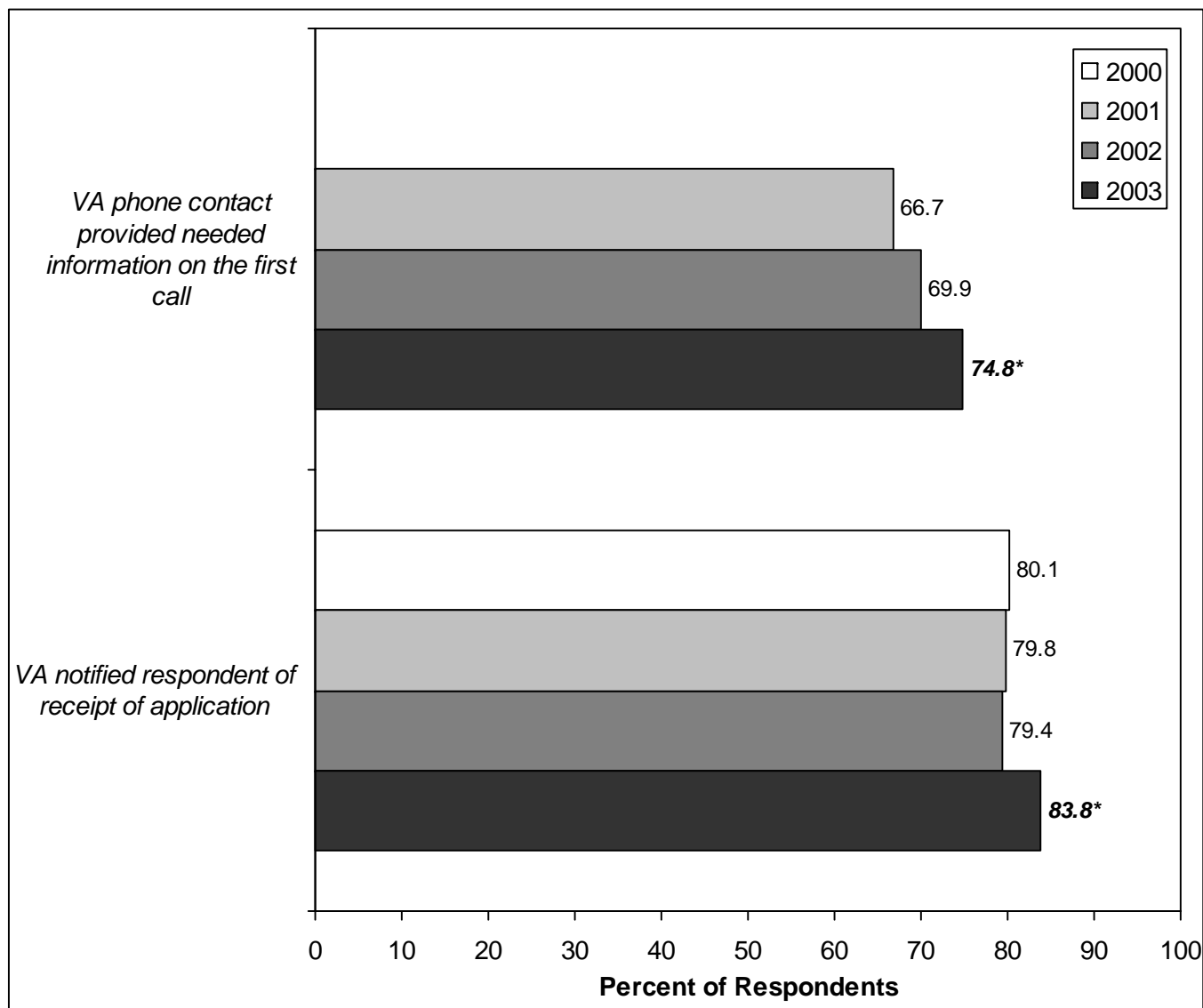
Satisfaction with Claim Handling

Quadrant Analysis



National Performance Trends

Selected Education Service Customer Service Standards, 2000-2003



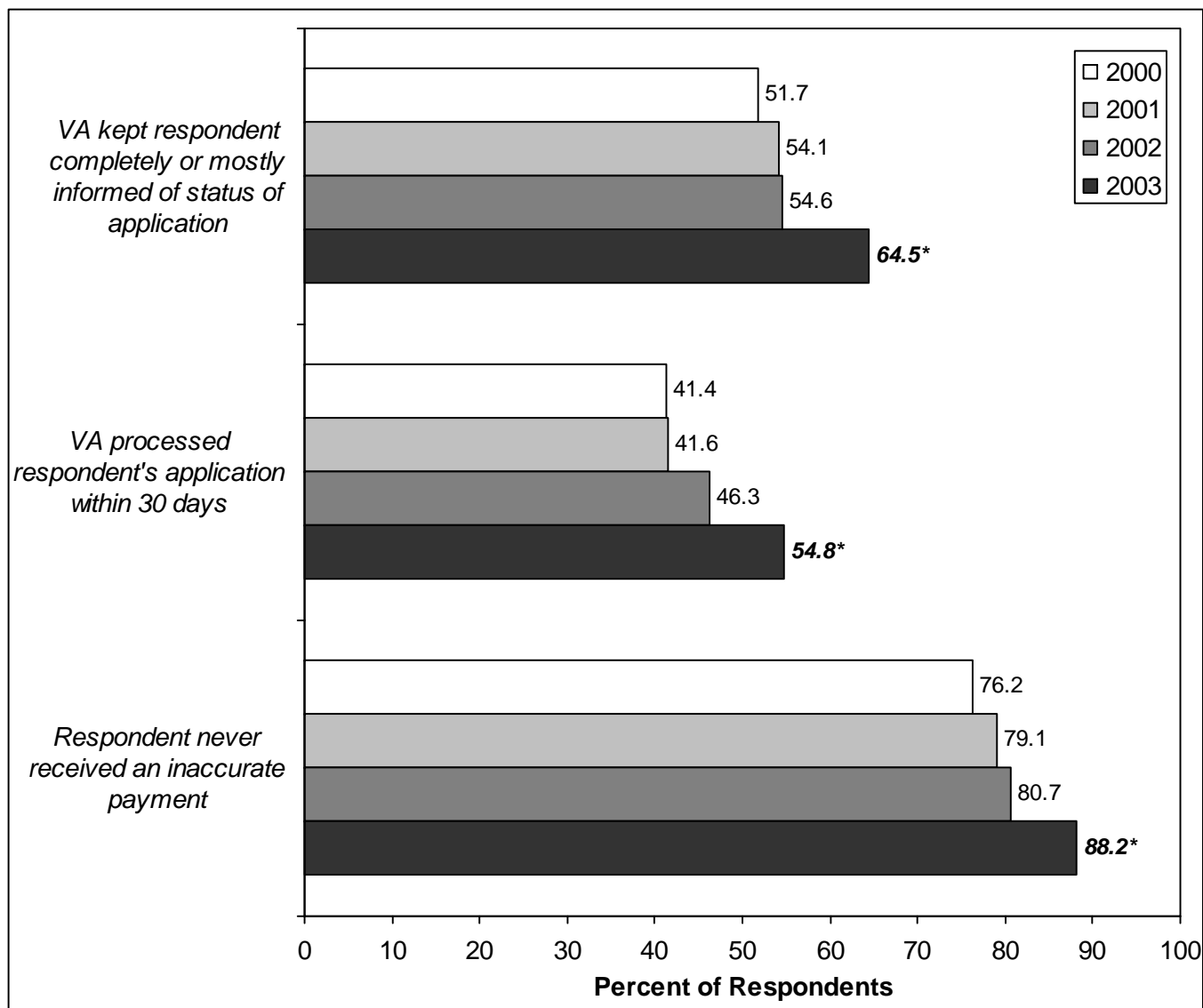
* Indicates significant difference between 2002 and 2003.

NOTE: For this and the following trend charts, results will only be shown for the last four years due to the space limitations of the charts.

- These standards were developed by the VBA Education Service as the result of Executive Order 12862 which required government organizations to measure their current customer service.
- The customer service-related questions, "At the time you applied for completely did you understand the steps necessary to process your claim?" and "At the time you applied, how completely did you understand how benefits would be paid to you?" were not asked in 2003.
- The percent of respondents who reported they received needed information on the first call **increased** significantly, from 69.9 in 2002 to 74.8 in 2003. Note: Prior to 2001, results were reported for calls to 1-800-827-1000 and 1-888-GI-BILL-1 separately.
- The percent of respondents who reported they were notified about the receipt of their claim **increased** significantly, from 79.4 percent in 2002 to 83.8 percent in 2003.

National Performance Trends

Selected Education Service Customer Service Standards, 2000-2003 (continued from previous page)

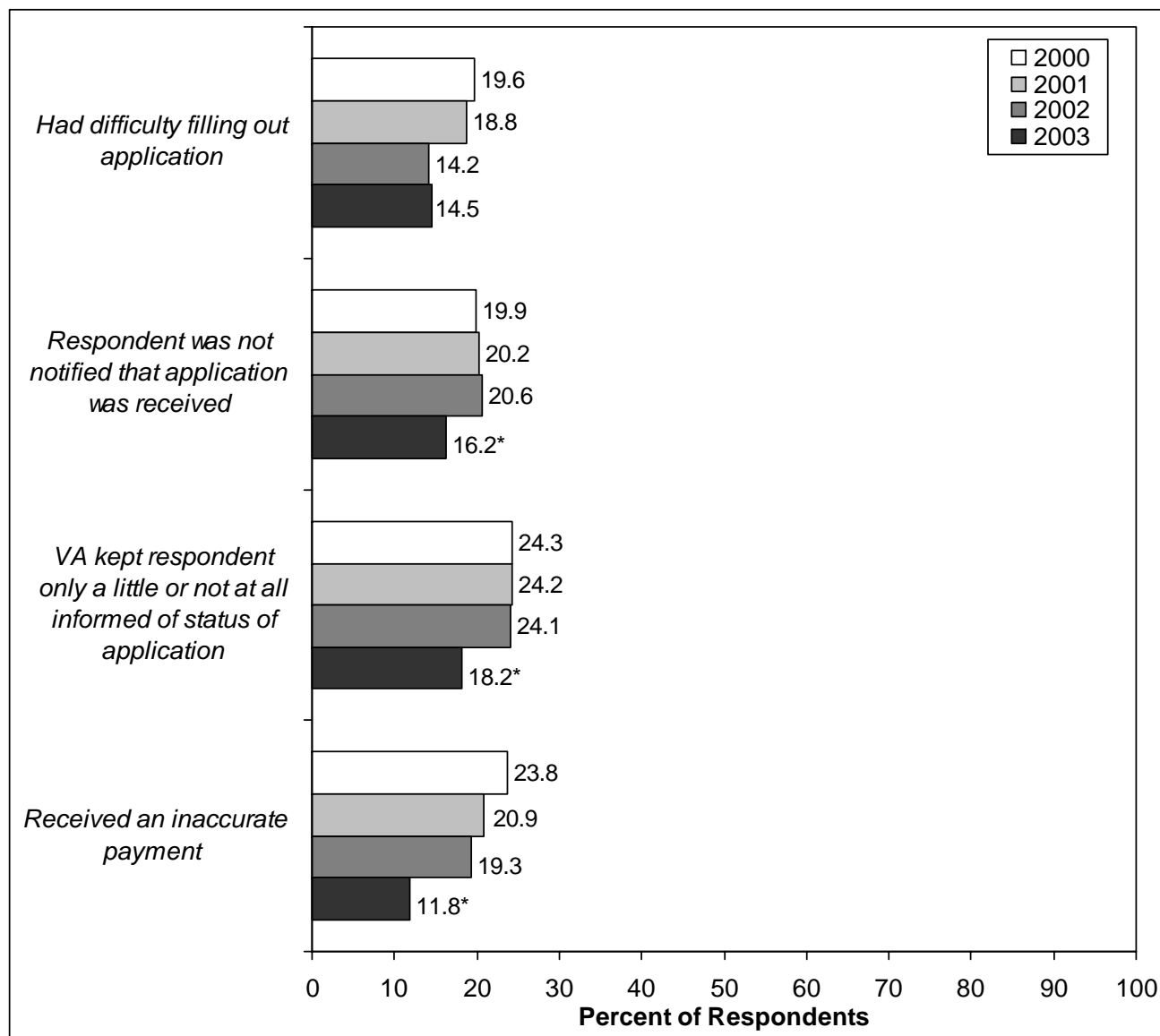


* Indicates significant difference between 2002 and 2003.

- The percent of respondents who reported VA kept them completely or mostly informed of the status of their application **increased** significantly, from 54.6 percent in 2002 to 64.5 percent in 2003.
- The percent of respondents who reported VA processed their application within 30 days **increased** significantly, from 46.3 percent in 2002 to 54.8 percent in 2003.
- The percent of respondents who reported they never received an inaccurate payment **increased** significantly, from 80.7 percent in 2002 to 88.2 percent in 2003.

National Performance Trends

Respondent Frustration with Application and Benefit Payment Processes, 2000-2003

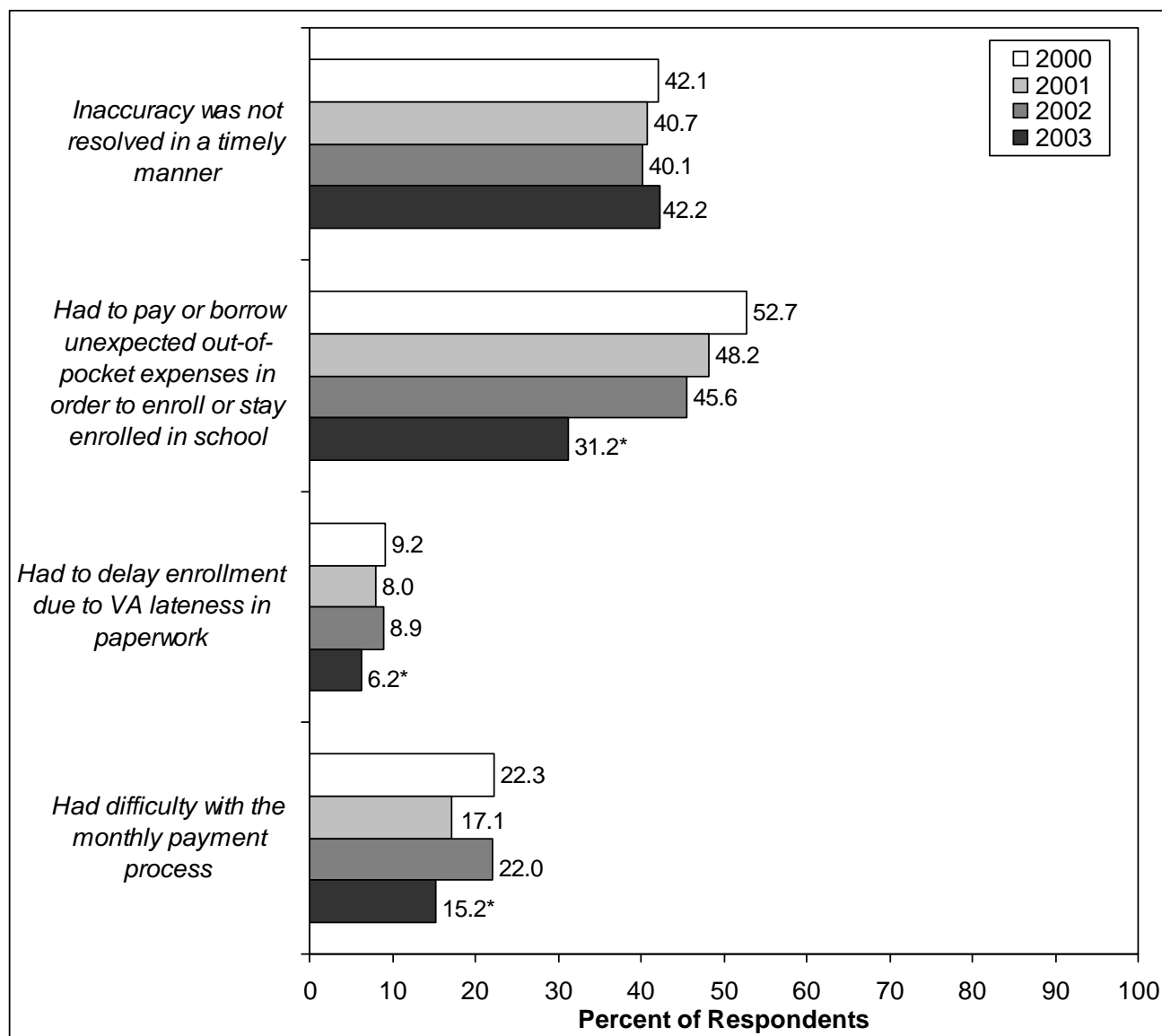


* Indicates significant difference between 2002 and 2003.

- The percent of respondents who were not notified their application was received has **declined** significantly, from 20.6 percent in 2002 to 16.2 percent in 2003.
- The percent of respondents who reported VA kept them informed only a little or not at all about the status of their application **declined** significantly, from 24.1 percent in 2002 to 18.2 percent in 2003.
- The percent of respondents who reported they received an inaccurate payment **declined** significantly, from 19.3 percent in 2002 to 11.8 percent in 2003.

National Performance Trends

Respondent Frustration with Application and Benefit Payment Processes, 2000-2003



* Indicates significant difference between 2002 and 2003.

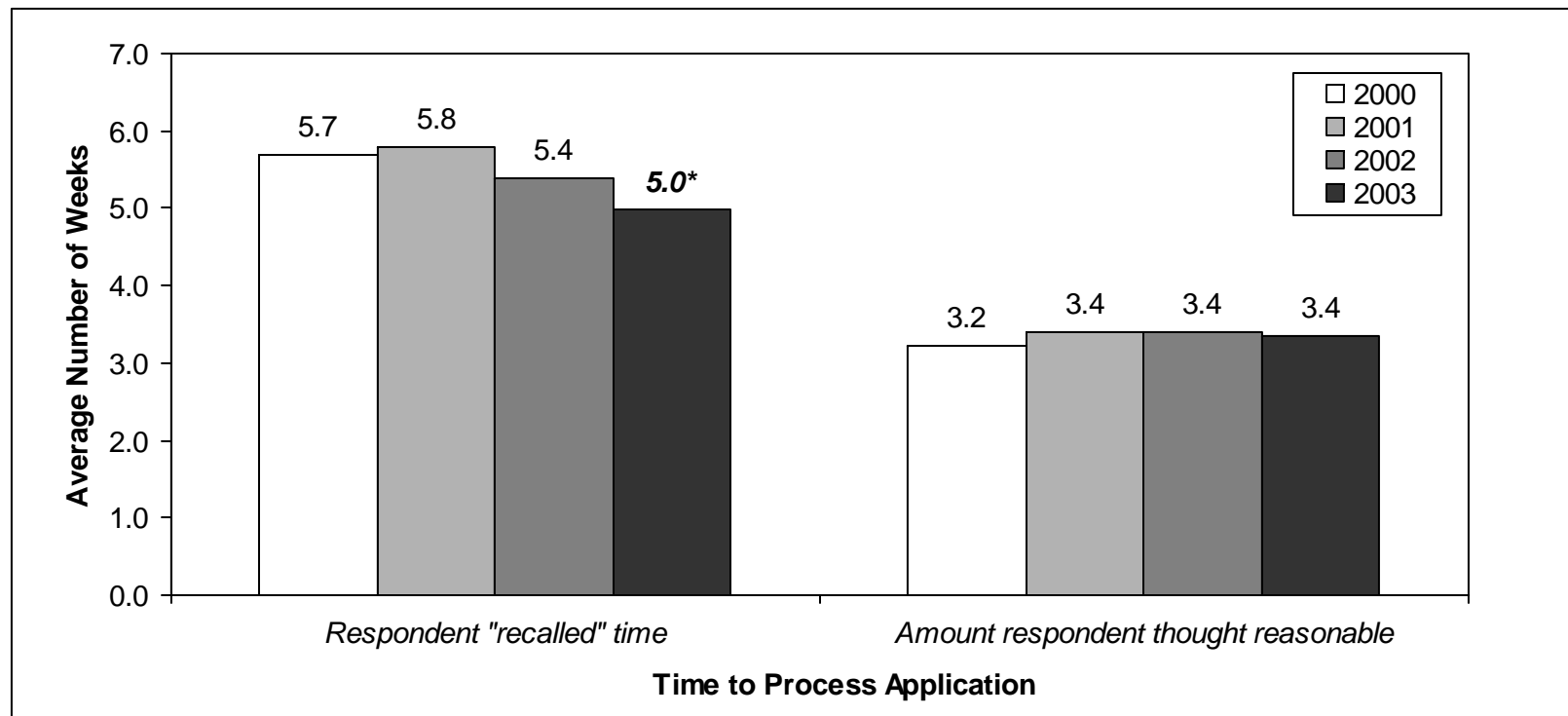
- The percent of respondents who reported they had to borrow or pay unexpected out-of-pocket expenses to enroll or stay enrolled in school **declined** significantly, from 45.6 percent in 2002 to 31.2 percent in 2003.

The percent of respondents who indicated they had to delay enrollment because VA had not completed their paperwork in time **declined** significantly, from 8.9 percent in 2002 to 6.2 percent in 2003.

- The percent of respondents who reported they had difficulty with the monthly payment process **declined** significantly, from 22.0 percent in 2002 to 15.2 percent in 2003.

National Performance Trends

Comparison of Recalled Time and Time Respondent Thought Reasonable to Process Application (Average Number of Weeks), 2000-2003

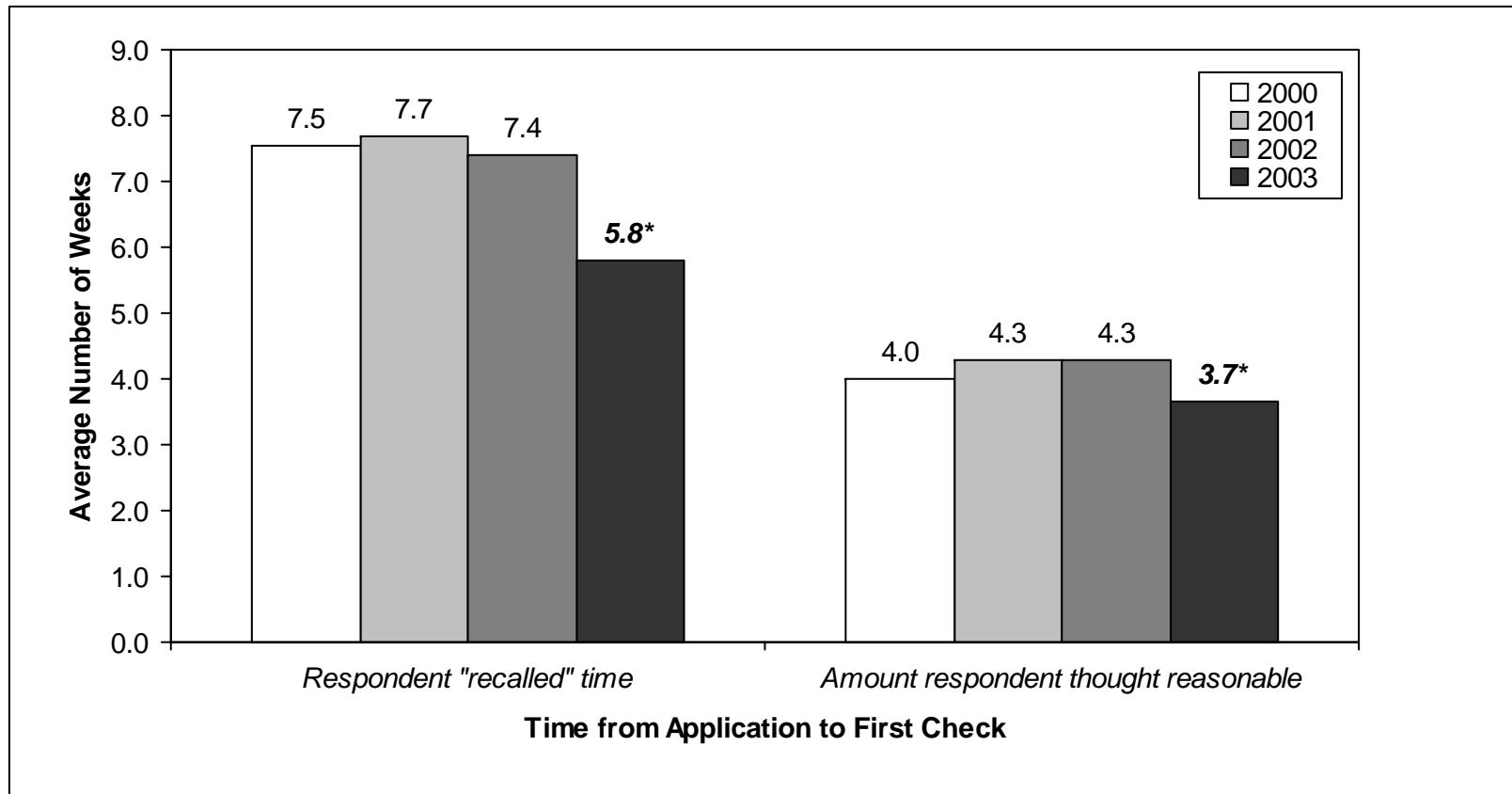


* Indicates significant difference between 2002 and 2003.

The average number of weeks respondents recalled it taking their application to be processed **decreased** significantly, from 5.4 weeks in 2002 to 5.0 weeks in 2003.

National Performance Trends

Comparison of Recalled Time and Time Respondent Thought Reasonable from Application Submission to First Check (Average Number of Weeks), 2000-2003

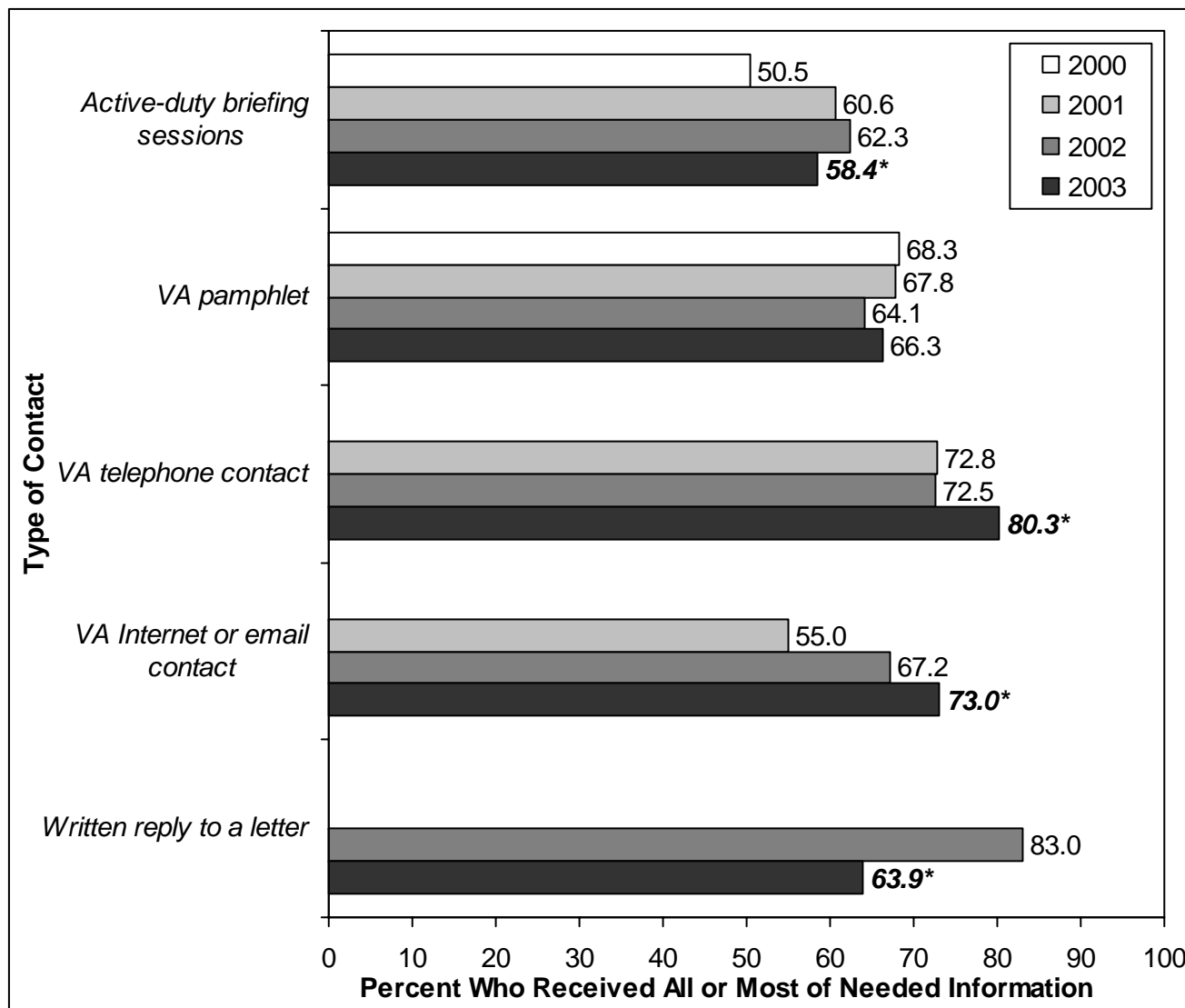


* Indicates significant difference from 2002 to 2003.

- The average number of weeks respondents recalled from the processing of their application to the receipt of their first check **decreased** significantly, from 7.4 weeks in 2002 to 5.8 weeks in 2003.
- The average number of weeks respondents thought reasonable to receive their first check **decreased** significantly, from 4.3 weeks in 2002 to 3.7 weeks in 2003.

National Performance Trends

Percent of Respondents Who Received All or Most of Needed Information by Type of Contact, 2000-2003

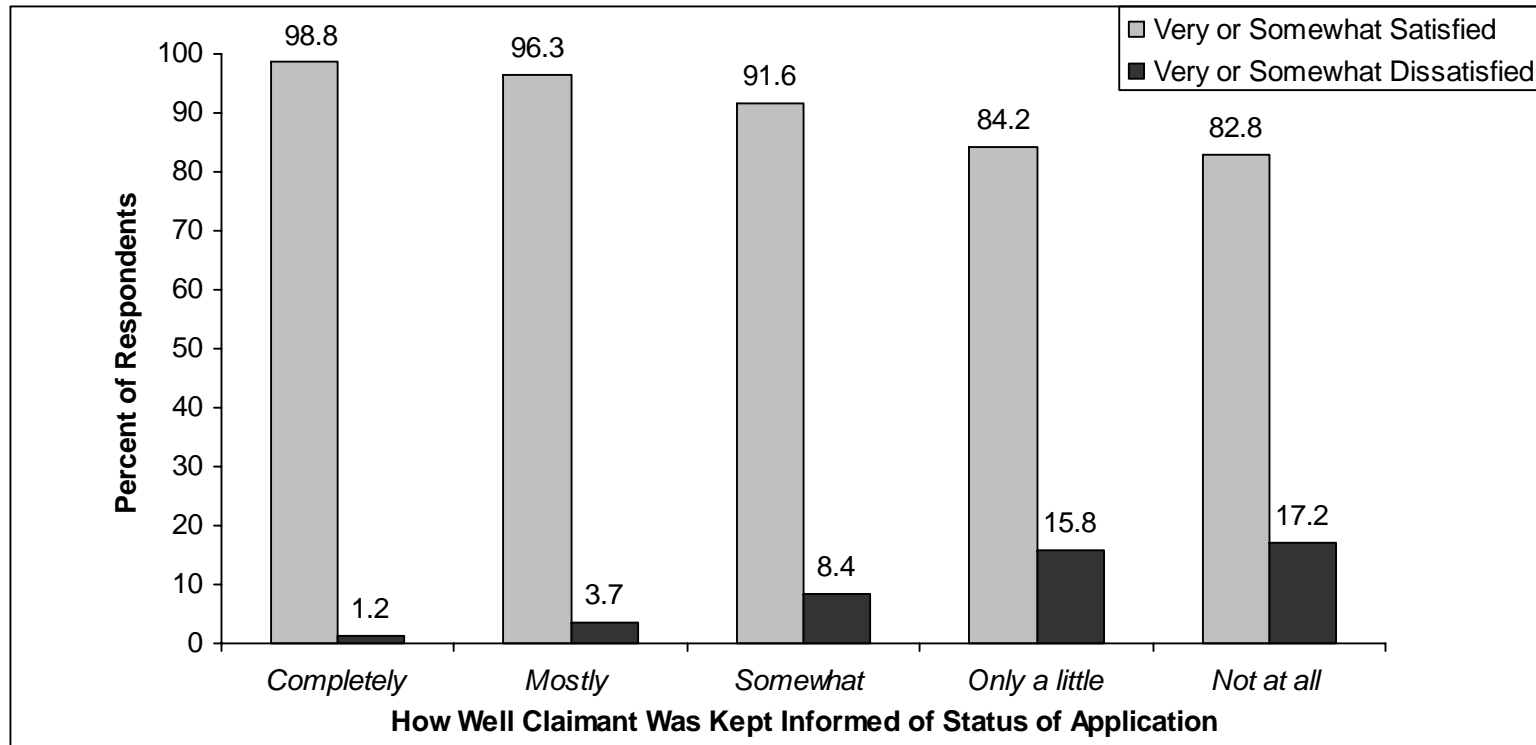


*Indicates significant difference from 2002 to 2003.

- The percent of respondents who said they received all or most of needed information from active-duty briefing sessions **decreased** significantly, from 62.3 percent in 2002 to 58.4 percent in 2003.
- The percent of respondents who said they received all or most of needed information from VA telephone contact **increased** significantly, from 72.5 percent in 2002 to 80.3 percent in 2003.
- The percent of respondents who said they received all or most of needed information from VA Internet or email contact **increased** significantly, from 67.2 percent in 2002 to 73.0 percent in 2003.
- The percent of respondents who said they received all or most of needed information from VA written reply to a letter **decreased** significantly, from 83.0 percent in 2002 to 63.9 percent in 2003.

Influences on Overall Satisfaction

Overall Satisfaction With Claim Handling by How Well Claimant Was Kept Informed of Status of Application

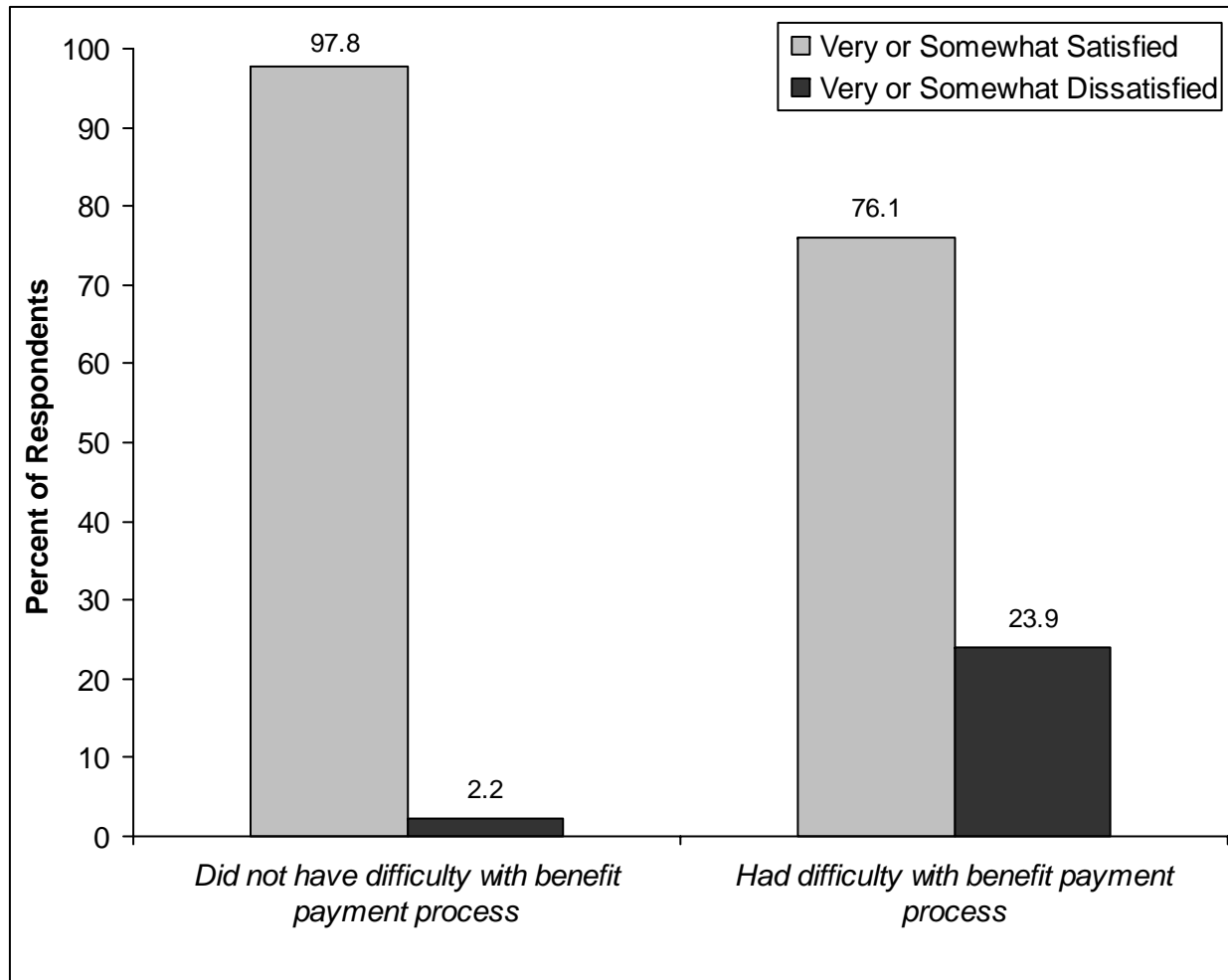


NOTE: The category "neither satisfied nor dissatisfied" was not included in this analysis.

Almost all (98.8 percent) of the respondents who were kept completely informed of the status of their application were satisfied with the handling of their claim; but that percentage drops to 82.8 percent for those respondents who were not at all informed of the status of their application.

Influences on Overall Satisfaction

Overall Satisfaction With Claim Handling by Whether Benefit Payment Process was Difficult or Not

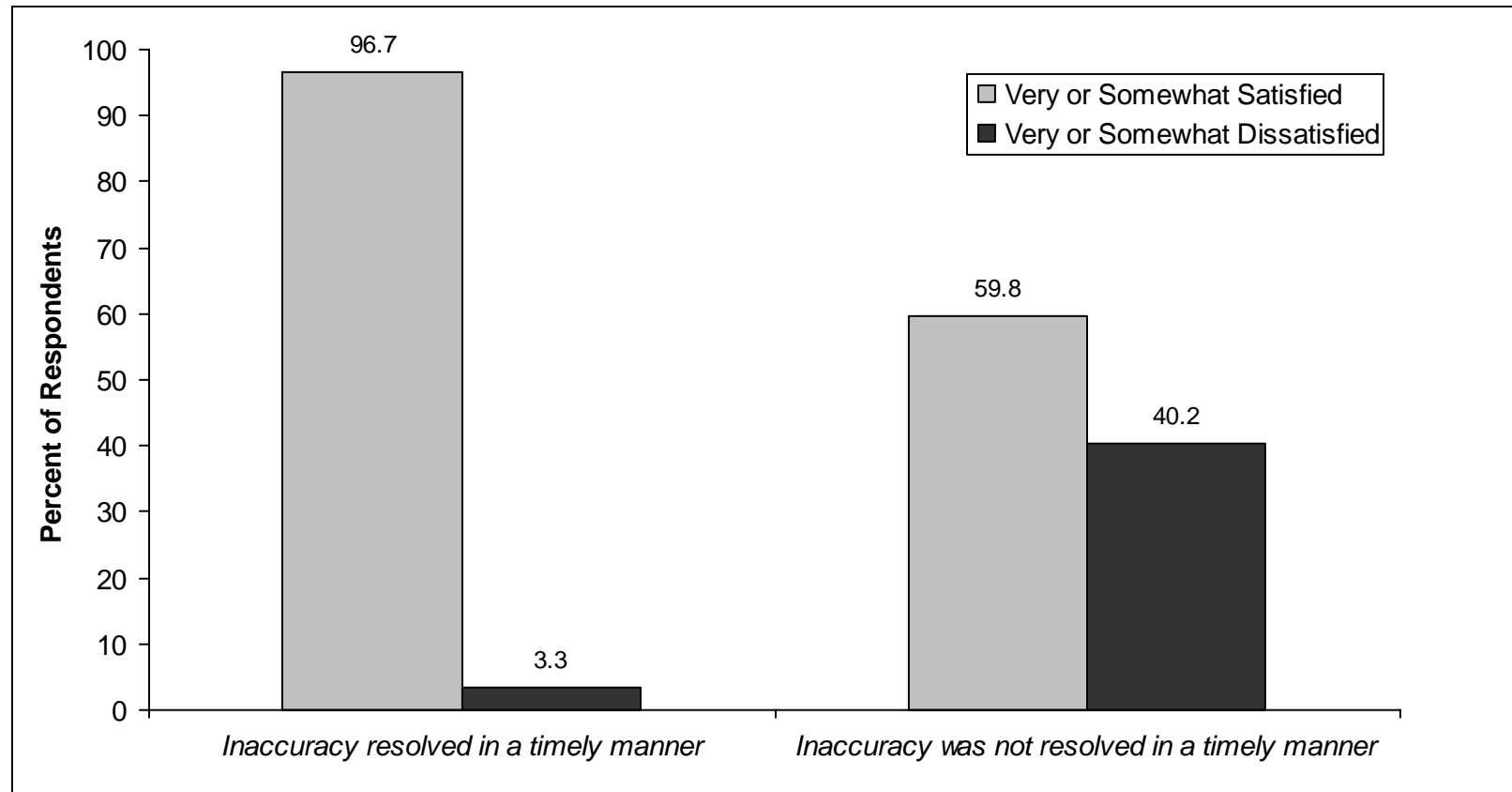


NOTE: The category "neither satisfied nor dissatisfied" was not included in this analysis.

- Of those respondents who did not have difficulty with the benefit payment process, 97.8 percent reported they were satisfied with the handling of their claim.
- However only 76.1 percent of the respondents who reported difficulty with the benefit payment process were satisfied with the handling of their claim.

Influences on Overall Satisfaction

Overall Satisfaction with Claim Handling by Whether Inaccurate Payment was Resolved in a Timely Manner

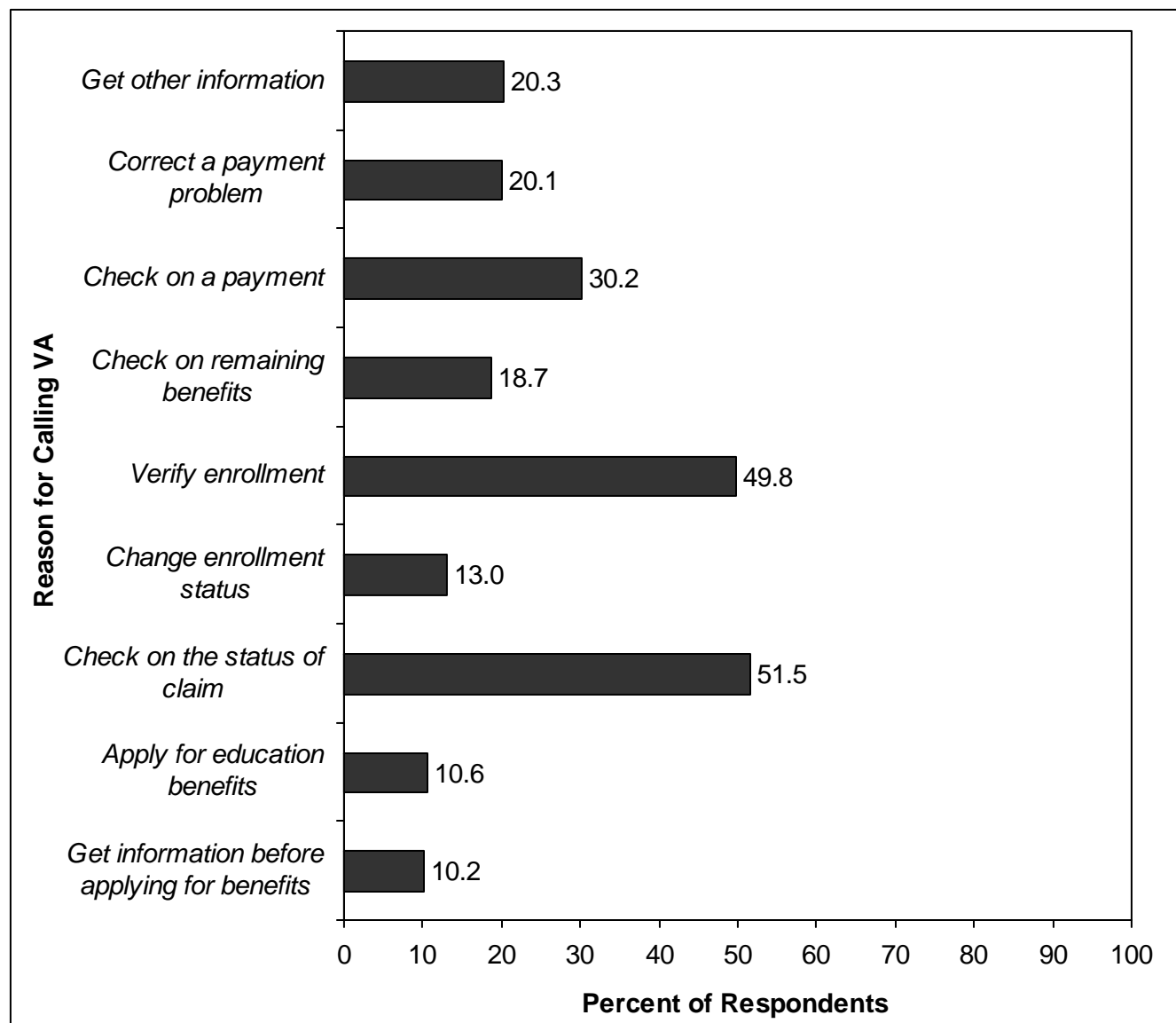


NOTE: The category “neither satisfied nor dissatisfied” was not included in this analysis.

For those who received an inaccurate payment, having it resolved in a timely manner helped increase their overall satisfaction with claim handling to 96.7 percent, whereas only 59.8 percent of those who did not see their inaccurate payment resolved quickly were satisfied with the handling of their claim.

Phone Contact

Reasons for Calling VA

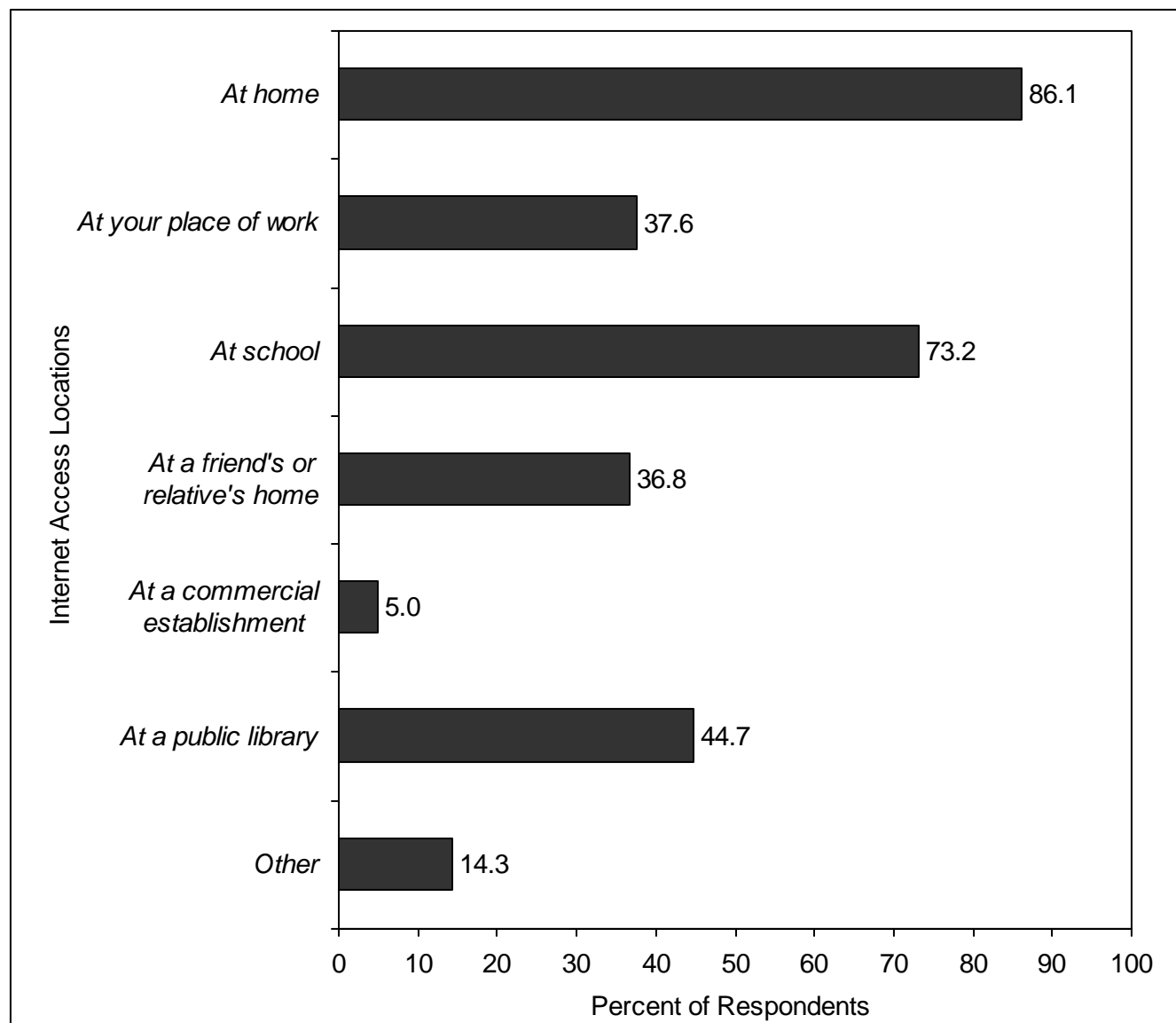


- Over 50 (51.5) percent of respondents called VA to check on the status of their claim.
- Almost 50 (49.8) percent of respondents called VA to verify enrollment in school.

NOTE: Percentages do not add to 100 because respondents could mark all reasons that apply.

Internet Contact

Sources of Internet Access

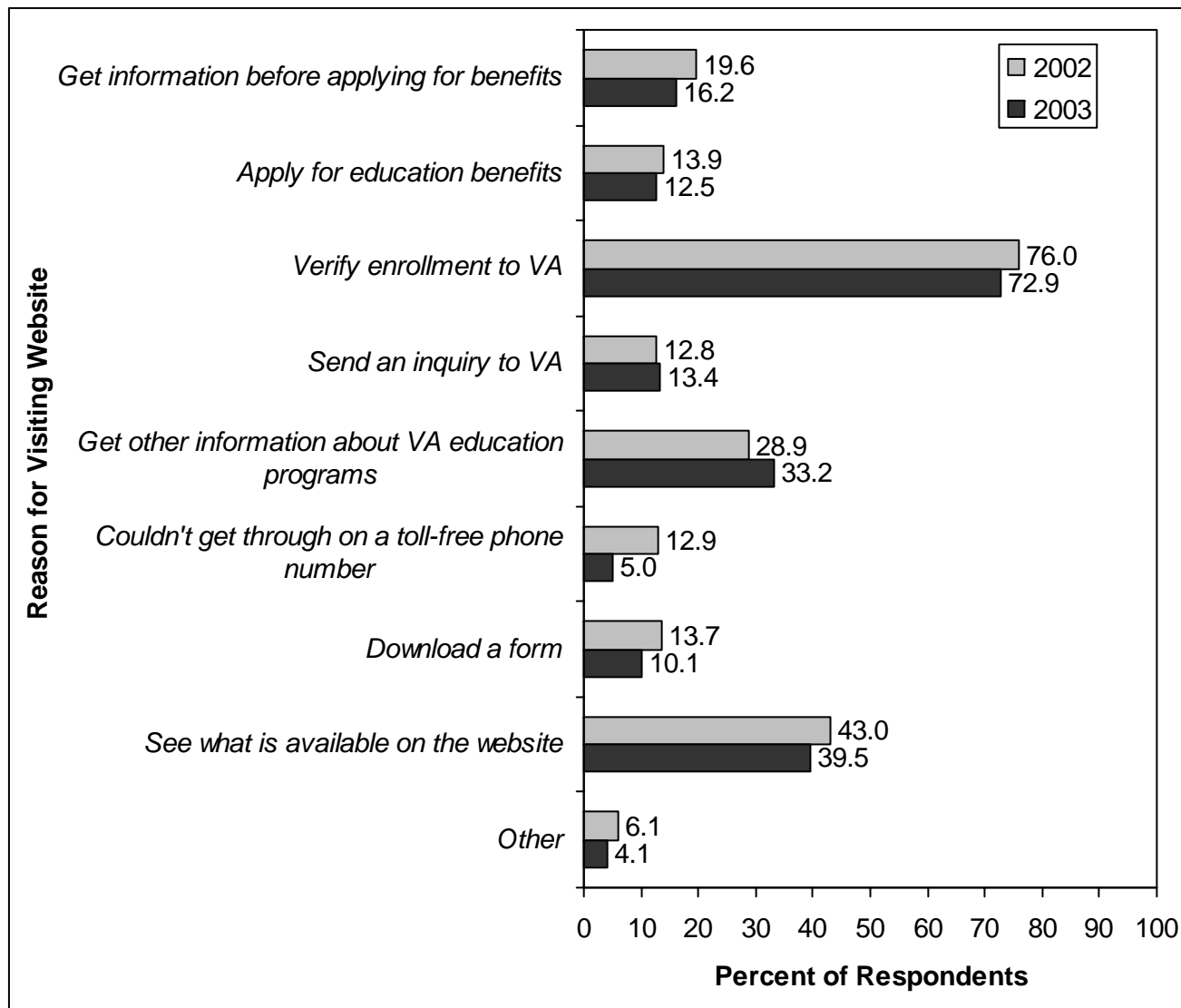


- Overall, 97 percent of respondents have access to the Internet.
- More than 85 (86.1) percent of respondents reported they have access to the Internet at home.
- School was the second largest source of Internet access, with 73.2 percent so reporting.

NOTE: Percentages do not add to 100 because respondents could mark all reasons that apply.

Internet Contact

Reasons for Visiting WWW.GIBILL.VA.GOV, 2002-2003



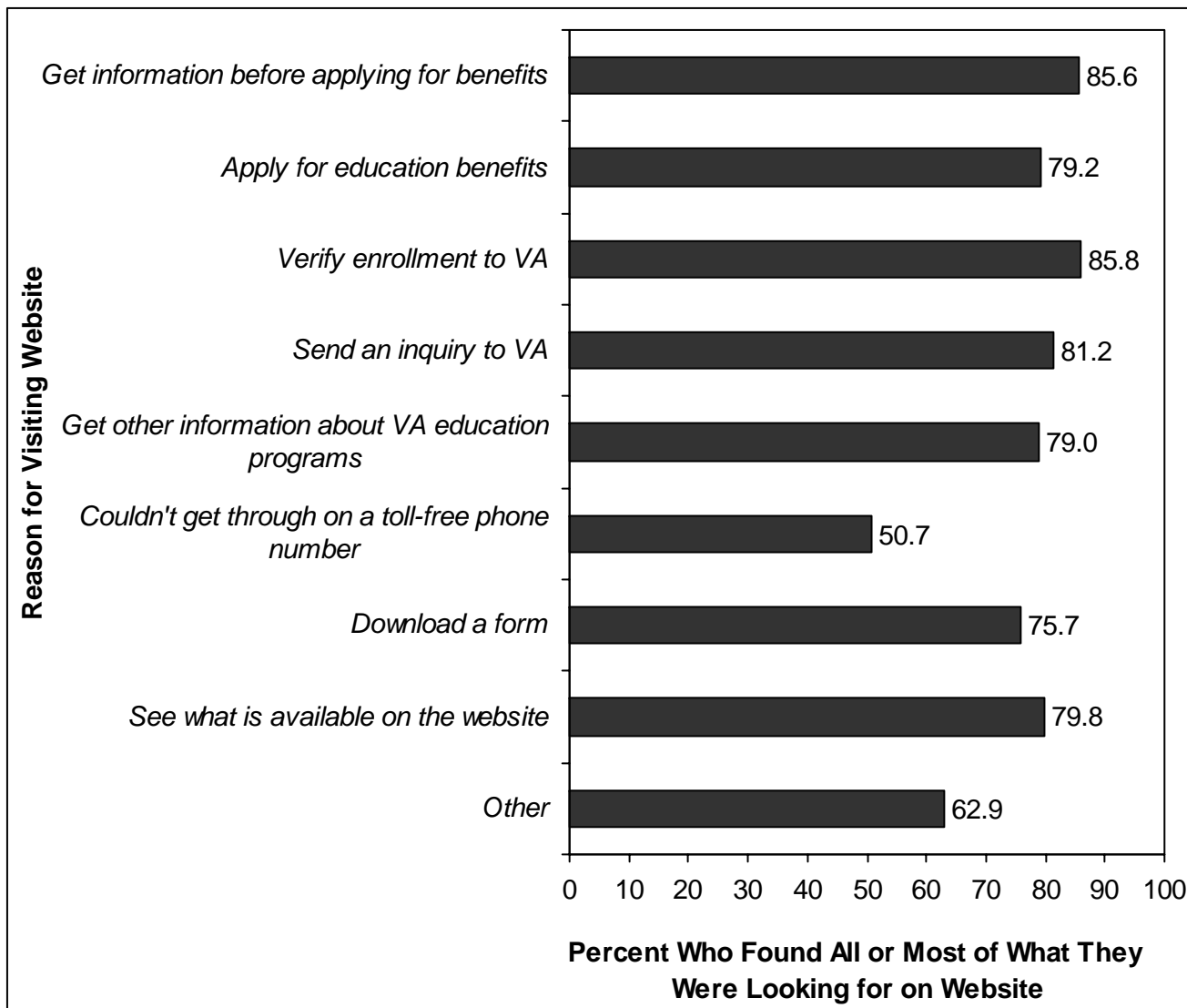
- For those who visited the VA Internet website (www.gibill.va.gov), 72.9 percent) did so in order to verify enrollment in school. This is a decrease from 76.0 percent in 2002.

- Seeing what is available on the website was the second biggest reason for visiting the site, with 39.5 percent of respondents so indicating—a slight decrease from 43.0 percent in 2002.

NOTE: Percentages do not add to 100 because respondents could mark all reasons that apply.

Internet Contact

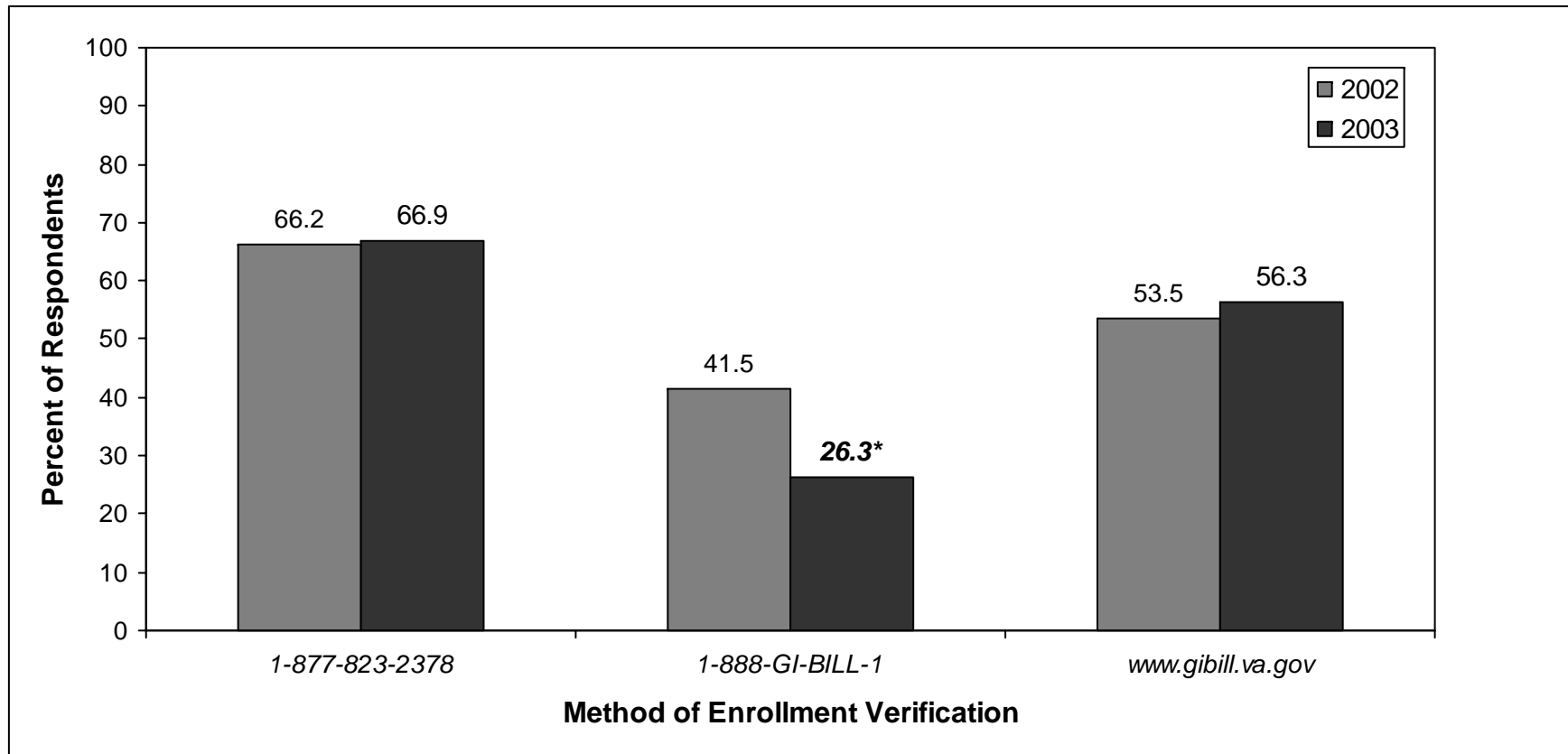
Percent of Respondents Who Found All or Most of What They Were Looking for From Internet Website by Reason for Visiting Website



- For those who visited the VA Internet website (www.gibill.va.gov) in order to verify attendance, 85.8 percent received all or most of what they were looking for from the website.
- For those who visited the website because they were having difficulty getting through on a toll-free number, 50.7 percent received all or most of what they were looking for.

Verifying Enrollment

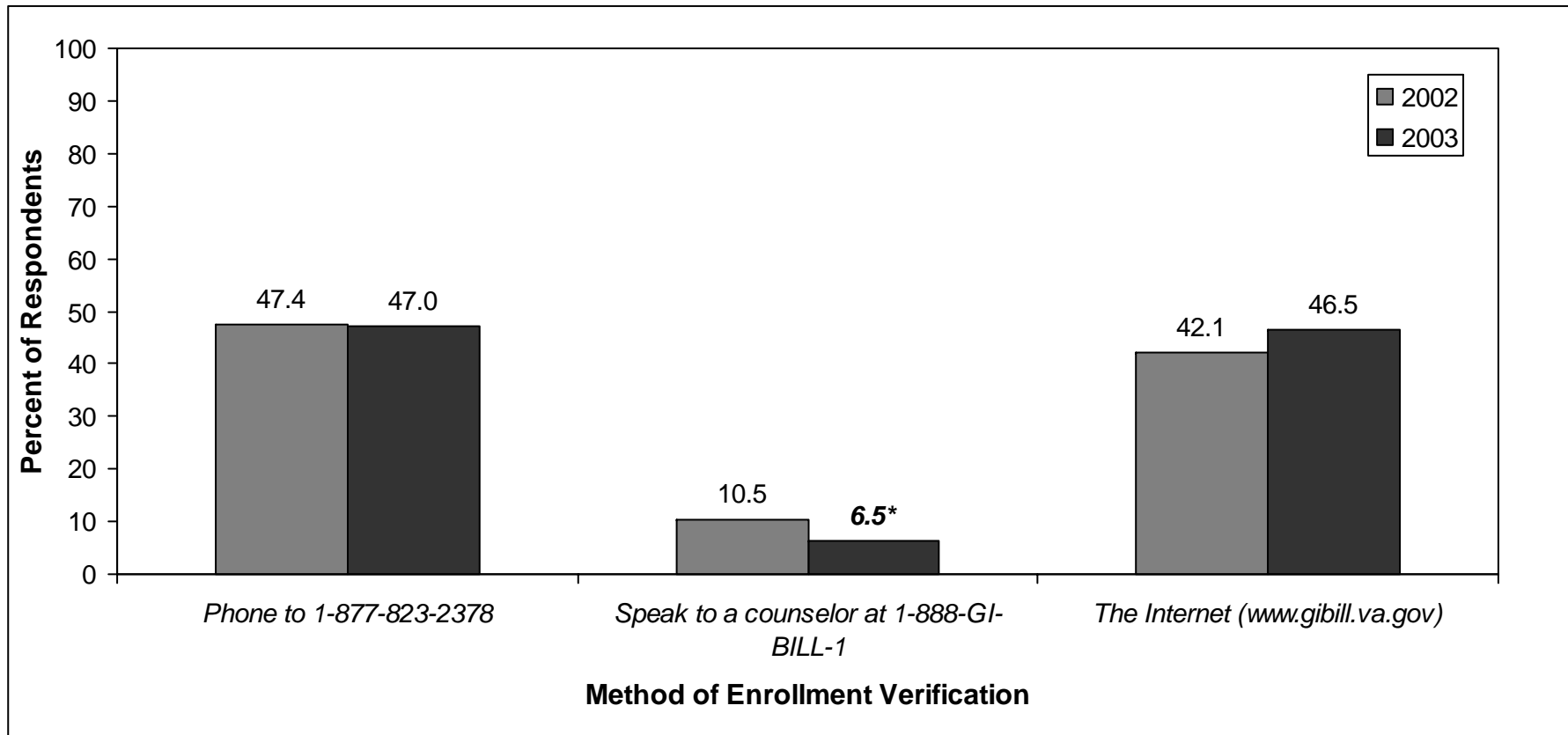
Percent of Respondents Using Each Method of Enrollment Verification, 2002-2003



Slightly more than a quarter of respondents (26.3 percent) indicated they used 1-888-GI BILL-1 to verify school enrollment with VA. This represents a significant **decrease** from 41.5 percent in 2002.

Verifying Enrollment

Respondents' Preferred Method of Enrollment Verification, 2002-2003



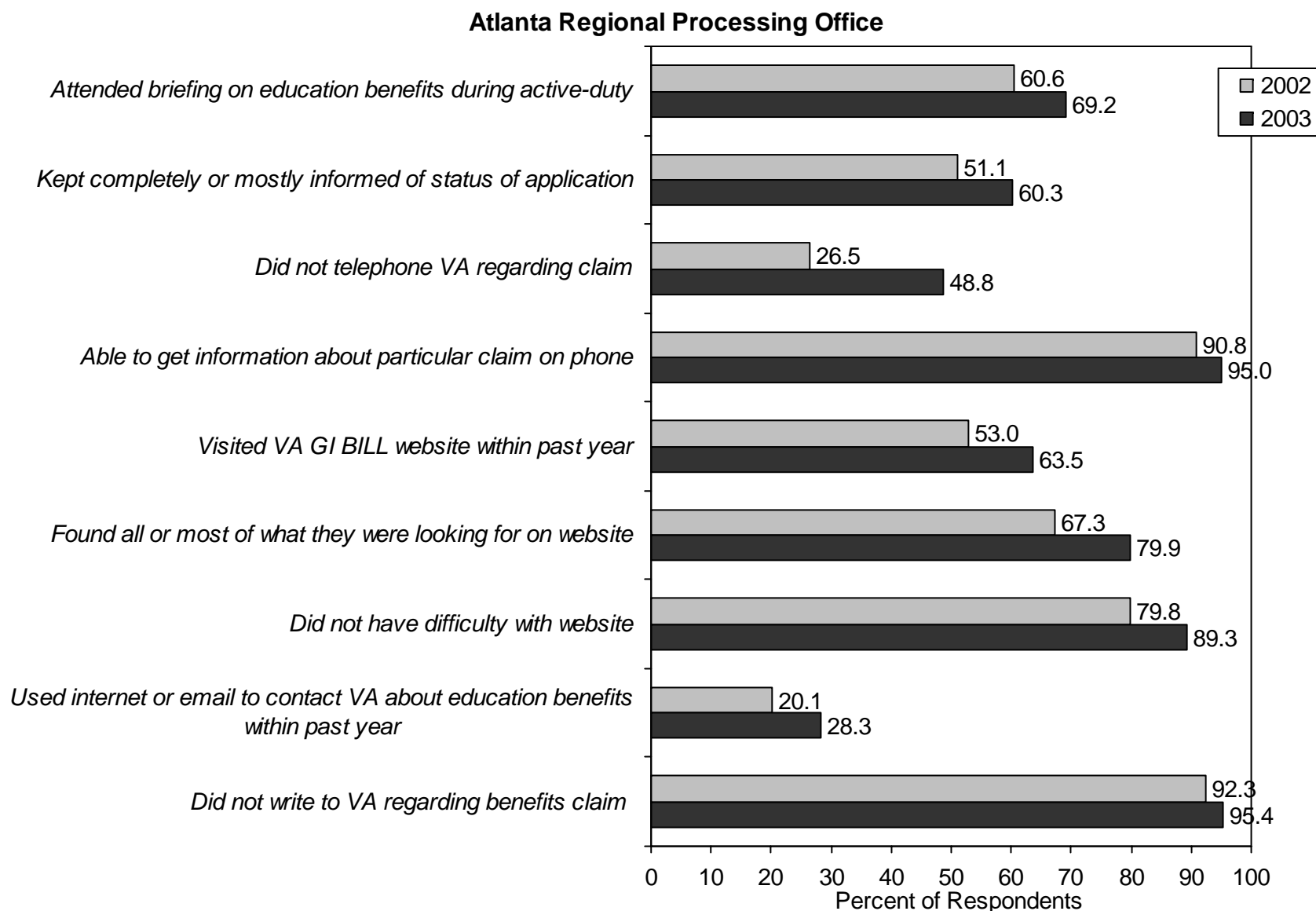
Only 6.5 percent of respondents said they preferred speaking to a counselor when verifying their school enrollment with VA. This is a significant decrease from 10.5 percent in 2002.

Appendix A: RPO Performance Trends

This Appendix provides charts that show the significant **increases and decreases** in customer satisfaction for the Atlanta, Buffalo, Muskogee, and St. Louis Regional Processing Offices between the 2002 Survey and the 2003 Survey.

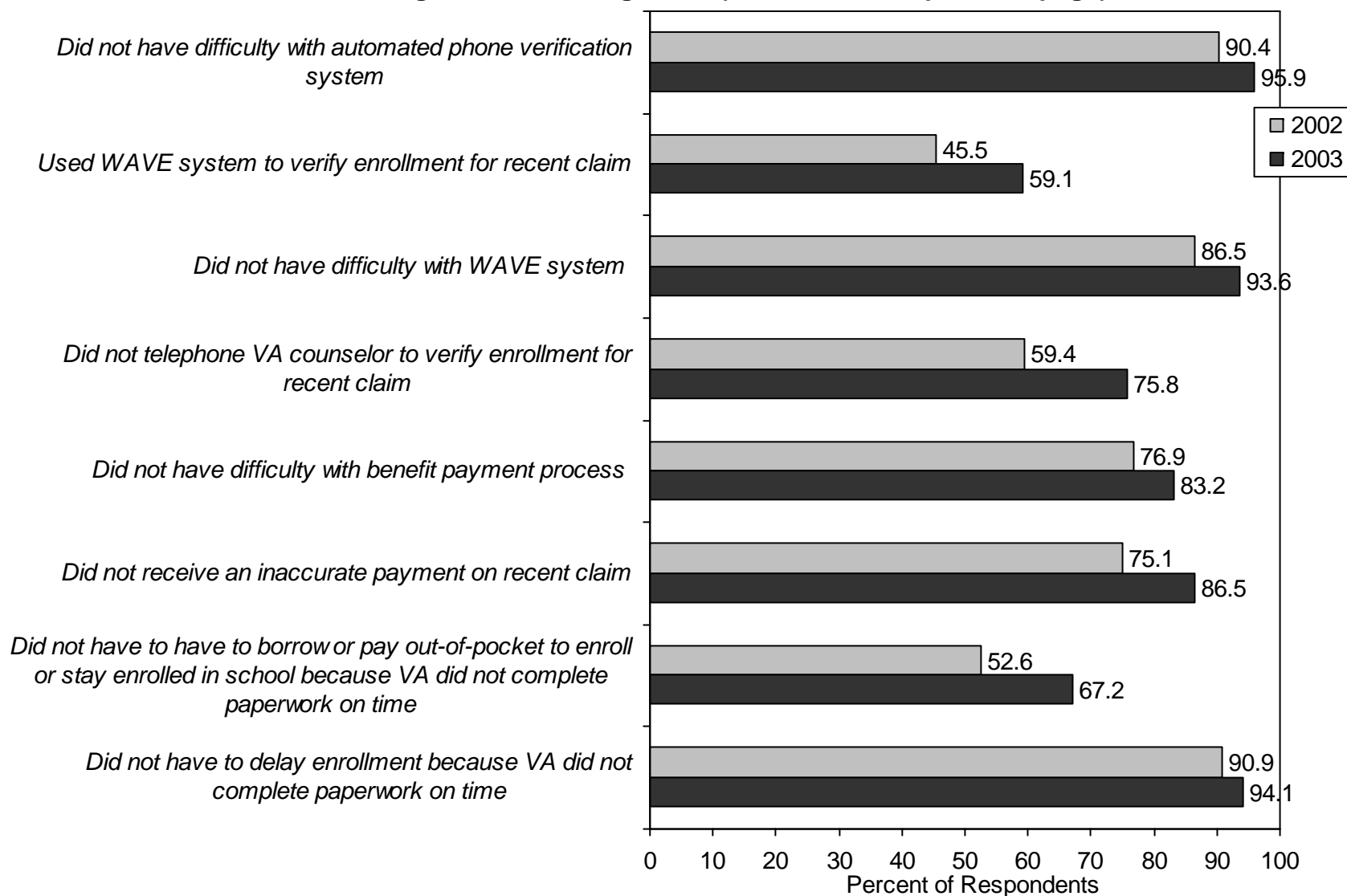
Appendix A: Significant RPO Trends

The following two pages of charts show the significant **increases** (there were no significant decreases) in customer satisfaction for the Atlanta Regional Processing Office between the 2002 Survey and the 2003 Survey.



Appendix A: Significant RPO Trends

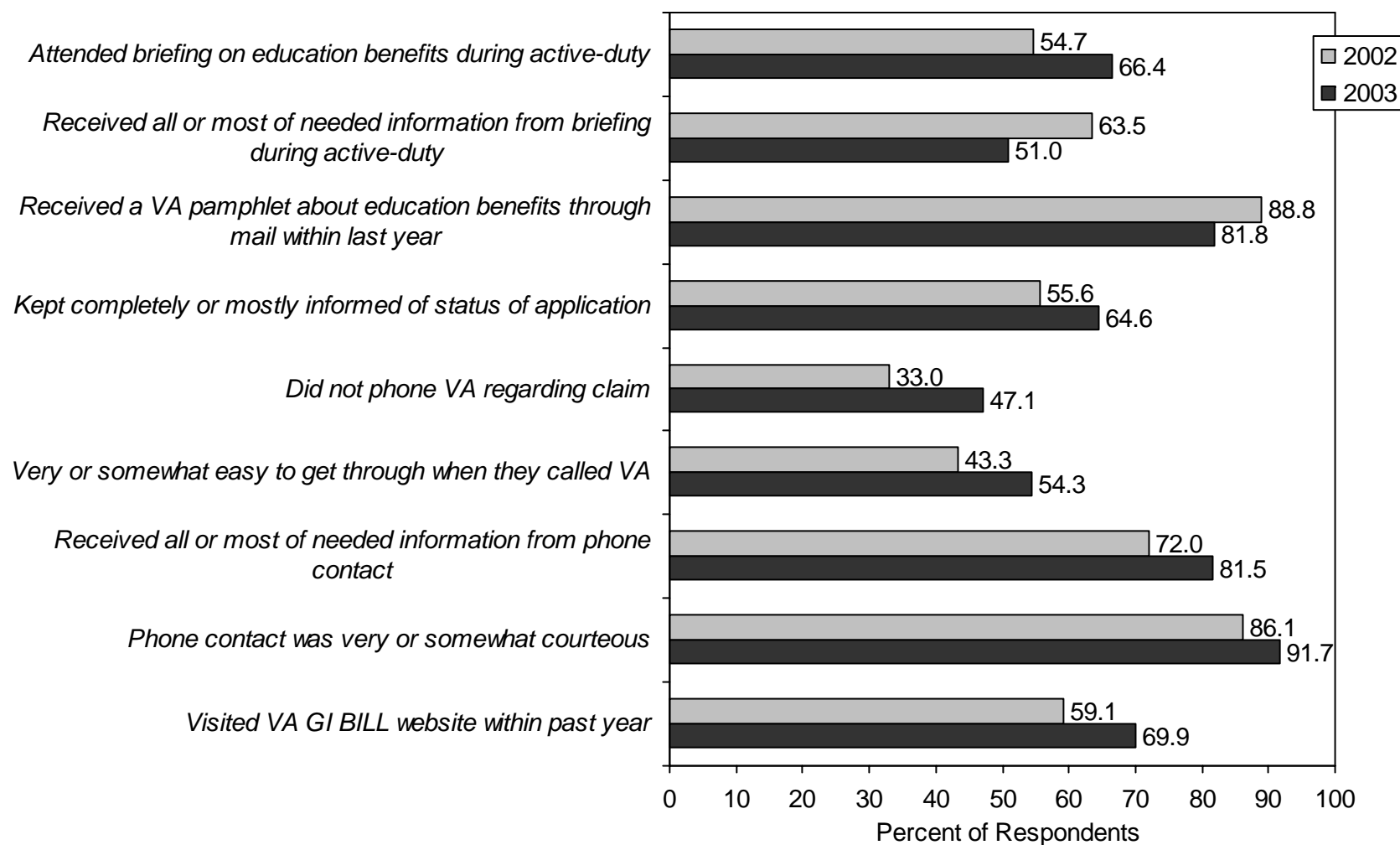
Atlanta Regional Processing Office (Continued from previous page)



Appendix A: Significant RPO Trends

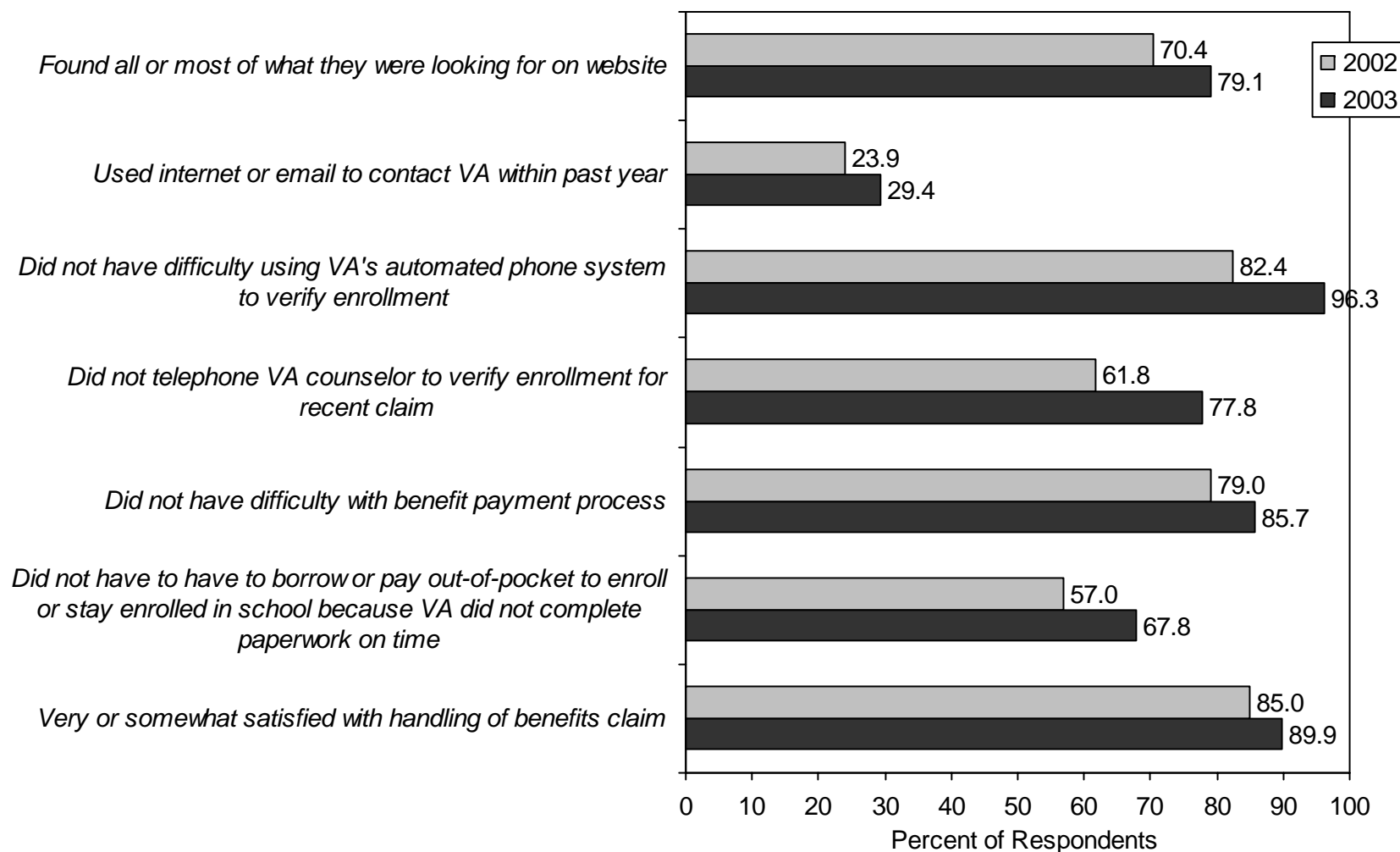
The following two pages of charts shows the significant **increases and decreases** in customer satisfaction for the Buffalo Regional Processing Office between the 2002 Survey and the 2003 Survey.

Buffalo Regional Processing Office



Appendix A: Significant RPO Trends

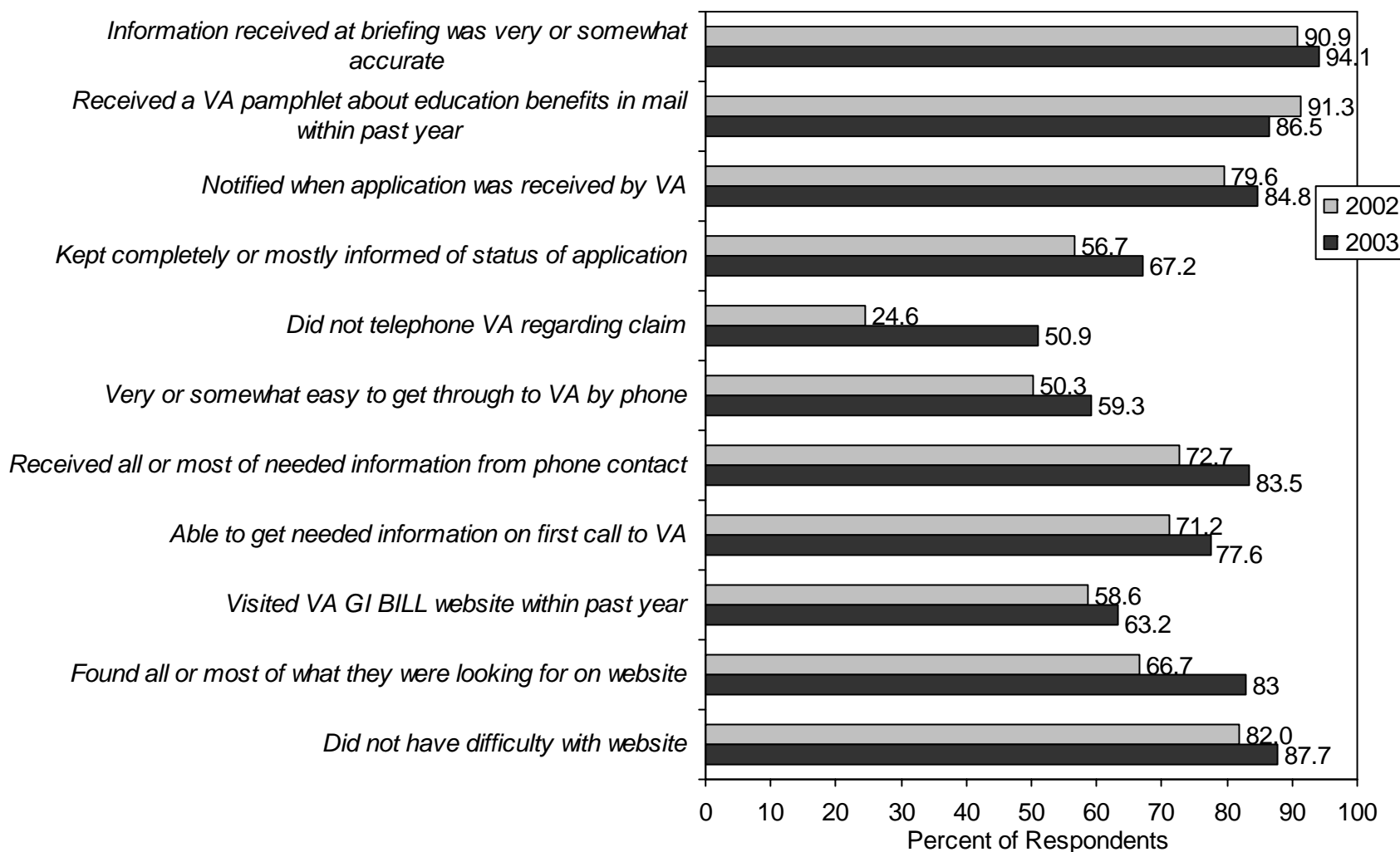
Buffalo Regional Processing Office (continued from previous page)



Appendix A: Significant RPO Trends

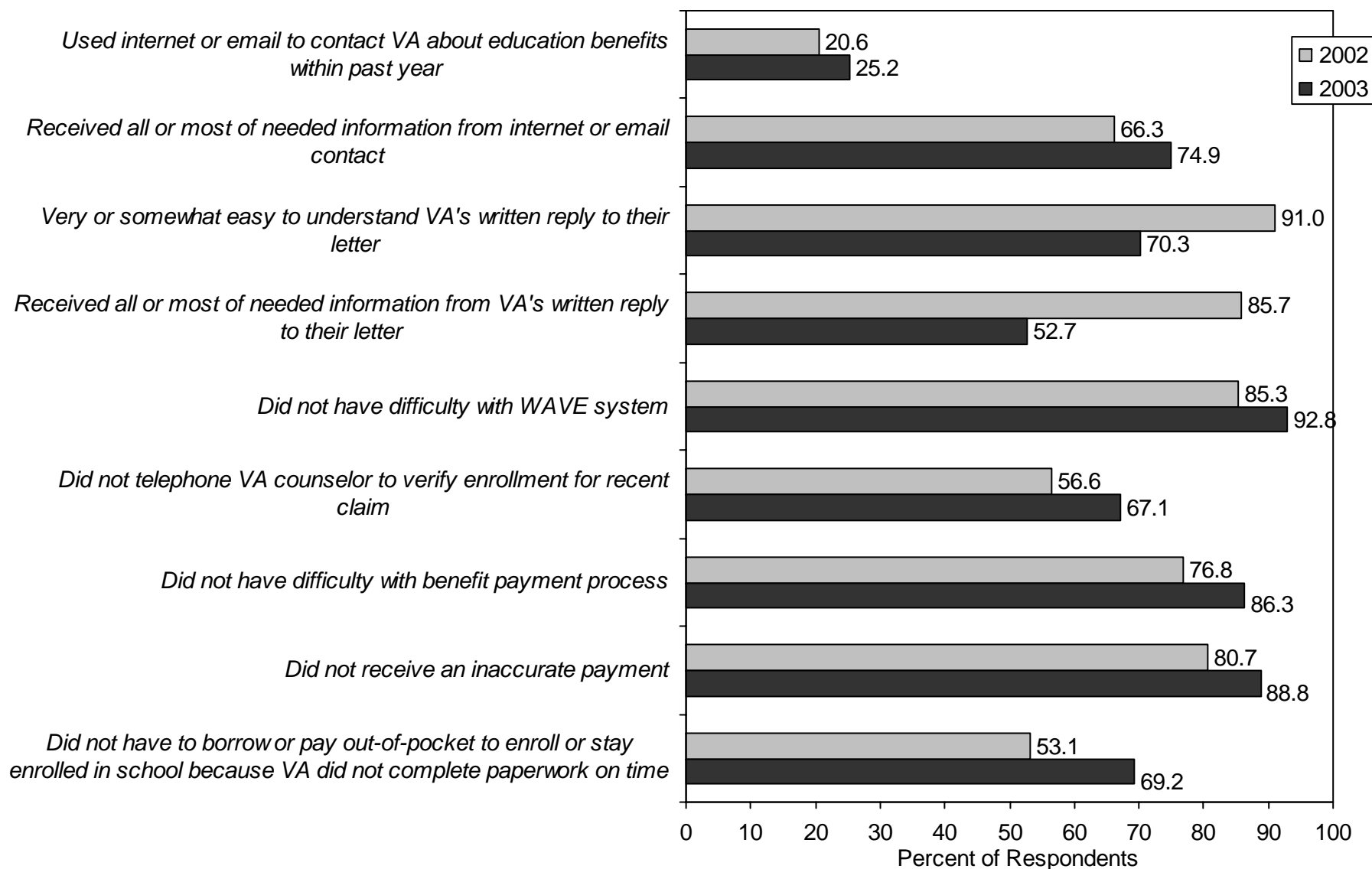
The following two pages of charts show the significant **increases and decreases** in customer satisfaction for the Muskogee Regional Processing Office between the 2002 Survey and the 2003 Survey.

Muskogee Regional Processing Office



Appendix A: Significant RPO Trends

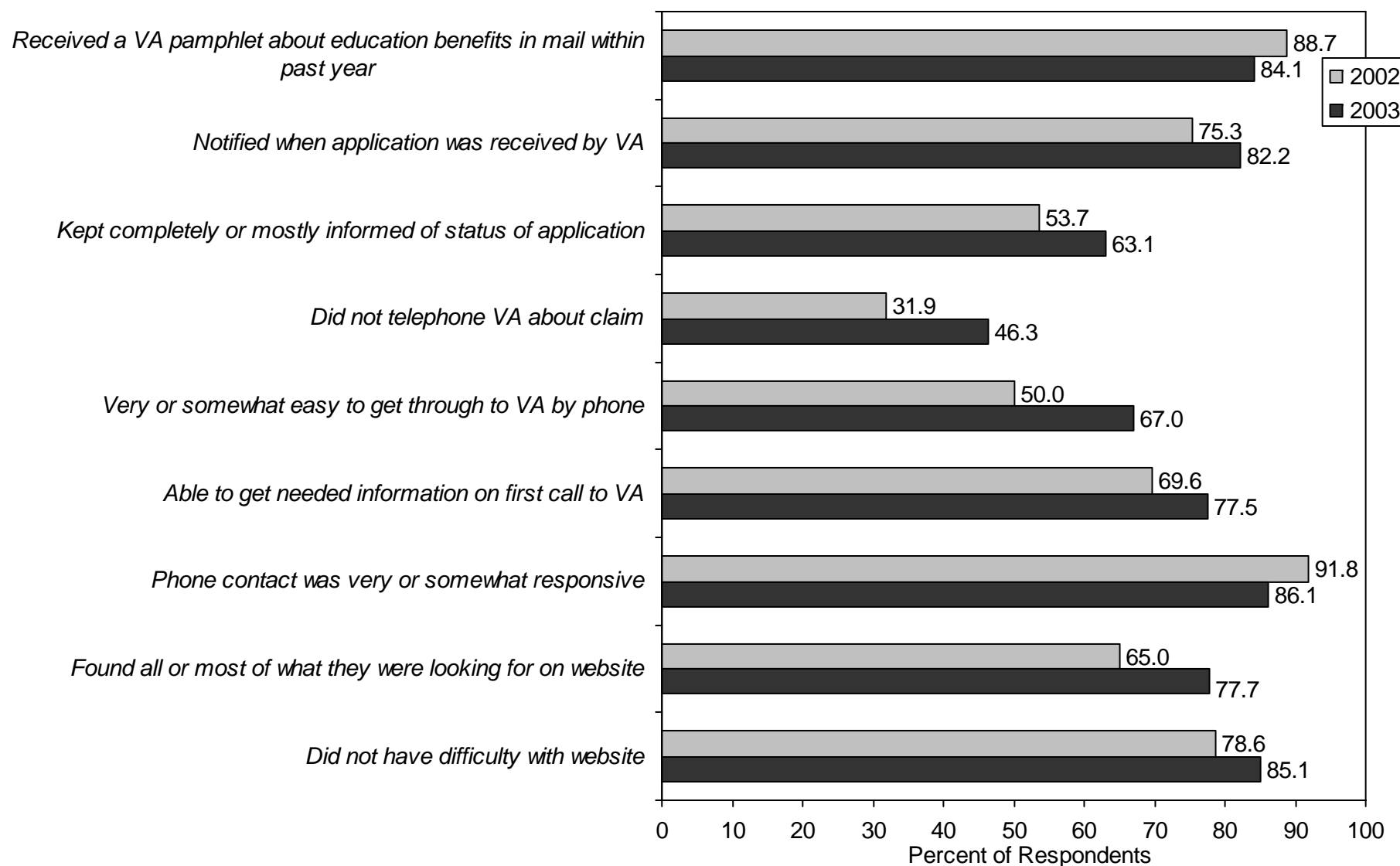
Muskogee Regional Processing Office (continued from previous page)



Appendix A: Significant RPO Trends

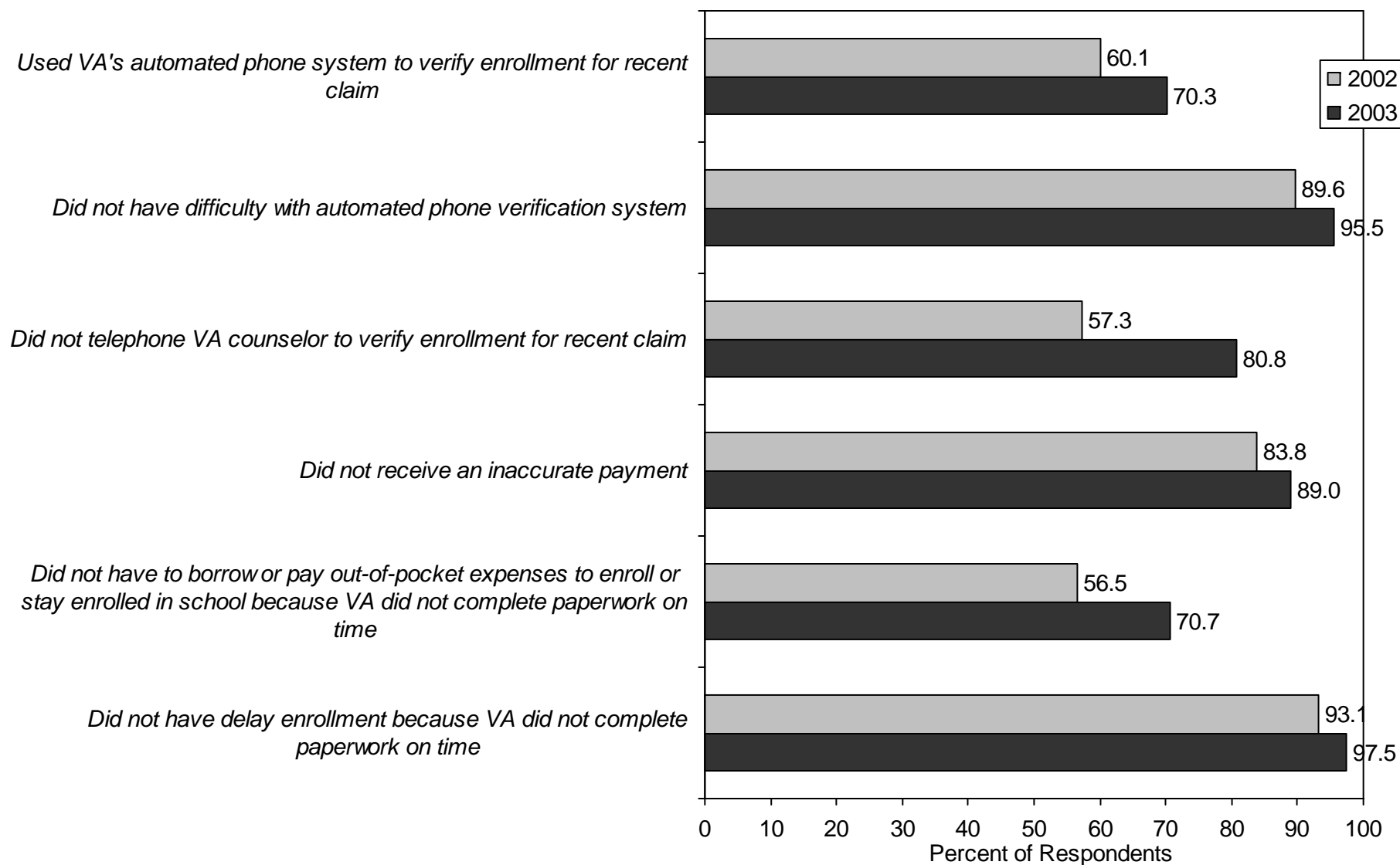
The following two pages of charts show the significant **increases and decreases** in customer satisfaction for the St. Louis Regional Processing Office between the 2002 Survey and the 2003 Survey.

St. Louis Regional Processing Office



Executive Summary: Significant RPO Trends

St. Louis Regional Processing Office (continued from previous page)



Appendix B: RPO Performance Differences on Selected Issues

This Appendix provides Regional Processing Office comparisons on those questions where there were significant differences in performance among the four RPOs.

- **Bolded** percentages highlight stations which are significantly *higher* than other stations on the given performance item.
- **Underlined** percentages highlight stations which are significantly *lower* than other stations on the given performance item.
- **Italicized** percentages denote the stations which are significantly different than the station(s) with the bolded or underlined percentages.

<i>Performance Item by Category</i>	<i>Atlanta</i>	<i>Buffalo</i>	<i>Muskogee</i>	<i>St. Louis</i>
Contact with VA				
Received all or most of needed information from active-duty briefing sessions	59.1	51.0	63.6	54.4
Information received at briefing was very or somewhat accurate	91.2	93.9	94.1	<u>88.6</u>
Received VA pamphlet about education benefits through mail within past year	84.8	81.8	86.5	84.1
Received all or most of needed information from VA pamphlet	71.3	67.6	66.4	<u>59.6</u>
Very or somewhat easy to get through to VA by phone	50.6	54.3	59.4	67.2
Received all or most of needed information from phone contact	<u>74.3</u>	81.5	83.4	79.1
Able to get needed information on first call to VA	75.2	<u>66.3</u>	77.6	77.5
VA phone contact was very or somewhat responsive	86.3	92.1	92.6	86.0
VA phone contact was very or somewhat courteous	84.4	91.7	88.1	86.0
Able to get information about particular claim on phone	95.0	96.5	92.2	<u>89.7</u>
Visited VA GI BILL website within past year	63.6	69.9	63.2	59.8
Did not have difficulty with VA GI BILL website	89.3	83.3	87.6	85.0
Did not write to VA about claim	95.5	95.5	93.5	96.1
Very or somewhat easy to understand VA's written reply to their letter	81.3	94.1	70.8	82.6
Received all or most of needed information from VA's written reply to their letter	69.0	88.2	52.1	57.7

<i>Performance Item by Category</i>	<i>Atlanta</i>	<i>Buffalo</i>	<i>Muskogee</i>	<i>St. Louis</i>
<i>Application Process</i>				
Did not have difficulty with application form	86.1	86.5	86.4	<u>82.0</u>
Kept completely or mostly informed of status of application	60.4	64.6	67.3	63.1
<i>Enrollment Verification</i>				
Used VA's automated phone system to verify enrollment	71.3	<u>58.0</u>	67.3	70.2
Did not have difficulty with VA's automated phone verification system	95.9	96.3	<u>92.5</u>	95.5
Did not have difficulty with WAVE system	93.5	88.9	92.7	87.9
Did not telephone VA counselor to verify enrollment for recent claim	75.8	77.8	<u>67.1</u>	80.8
Did not have to delay enrollment because VA did not complete paperwork on time	94.1	95.4	<u>91.2</u>	97.6